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Editorial

We are happy to launch the first issue of the Journal *Space and Culture, India*. This first issue is a tribute to *Nirbhaya* (Fearless), who was brutally gang-raped and left in a 'vegetative state' to die, who subsequently succumbed to her injuries on December 29, 2012. Alongside, we also pay our last respect to Chief Justice Jagdish Charan Verma (January 18, 1933 – April 22, 2013), who headed the government-appointed panel, Justice Verma Committee that came out with the recommendations on enhancing women's safety and security.

The journal is very grateful to all the members of the editorial board for their strong commitment and support. We also thank the contributors of the first issue. We are committed to encourage young scholars and researchers to submit their theoretically informed original research, commentaries and reviews on any social issues of India and make an impact to the society.

We understand that your research is very important to you - we guarantee global distribution accessible universally on-line and without any charge. We are in the process of obtaining International Standard Serial Number (ISSN) from ISSN UK centre, British Library. The journal will also be registered with the official Open Archives registry, UIUC OAI registry, Social Science Research Network (SSRN) and OAIster so that the articles are indexed within a globally distributed system of research databases. The journal will also contribute to certain Libraries participating in the LOCKSS (Lots of Copies Keep Stuff Safe) system to ensure a secure and permanent archive for the journal. In addition, content of the journal will be indexed by Google Scholar and other search engines and also will be registered with Index Copernicus and other indexing system.

Looking forward to your valuable contributions! Happy reading!

Thank you,

Executive Editor, *Space and Culture, India*

Foreign Direct Investment (FDI) in India's Retail Sector

Dr Hiranya K Nath[†]

Abstract

This article presents an overview of retail trade in India in the wake of the country's new policy that will allow foreign capital in multi-brand retailing. It discusses various potential benefits and costs of foreign direct investment (FDI) in the retail sector, particularly in terms of its effects on traditional retailers, employment, consumers, farmers, and local manufacturers. It argues that given somewhat slower growth projection for the Indian economy during the next decade, various structural issues including inadequate infrastructure and a lack of affordable real estate, and the prevalent structure of the agricultural markets, it is unlikely that all the potential benefits and costs will be realised to their fullest extent, at least in the foreseeable future. The economic dynamics and the political process will play an important role in determining the outcomes of this move to allow FDI in the retail sector and will ultimately determine the effects on various stakeholders.

Keywords: Foreign direct investment (FDI), multi-brand retailing, supply chain, logistics

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Introduction

In December 2012, Indian Parliament approved of the central government's decision to allow foreign direct investment (FDI) in multi-brand retailing. This paved the way for foreign retailers to open retail stores with 51 per cent ownership in major cities to sell a large variety of products under one roof.¹ However, the state governments will have the rights to prevent foreign retailers from opening up stores in their respective states. It may be noted that foreign capital has already been allowed in single-brand retailing. Furthermore, there are several indirect channels, such as franchise agreements, cash and carry wholesale agreements, strategic licensing agreements, manufacturing and wholly owned subsidiaries, through which foreign companies including large retailers have already had access to the Indian market.² Nevertheless, the debate over FDI in retailing has been going on for quite some time. The opposition to foreign capital in this sector has in fact delayed the passing of this bill. There have been many speculations on its potential benefits and costs and, depending on their socio-political-economic ideologies; the commentators have positioned themselves either in favour or against this policy.

However, it has been very difficult to conduct an objective assessment of potential benefits and costs of FDI in retailing for several reasons. *First*, since retailing in India has been taking place predominantly in the unorganised sector, there are no reliable data. Most studies and reports that have been published rely on estimates based on strong assumptions. *Second*, although there have been cases of FDI in retail sector in other developing countries of Southeast Asia and Latin America and we can learn from their

experiences, there have been wide variations in their experiments and outcomes and, for some countries, not much time has elapsed since they allowed foreign capital in retailing. *Third*, retailing is a service the provision of which depends on a number of noneconomic factors that are difficult to factor in an objective assessment of the potential benefits and costs. In particular, the dynamism in the markets that is defined by consumer tastes and preferences (which constantly change particularly when the economy grows at a rapid pace) is hard to fathom.

The primary objective of this article is to provide an overview of retailing in India and a discussion of potential benefits and costs of FDI in the context of the new law that provides access of foreign capital into this sector. The rest of the article is organised as follows. In the next section, I discuss the economics of retailing. It covers the concept of retailing as a service and its place in the supply chain. Following this, it presents a brief discussion on India's retail sector highlighting its special features that need to be considered in a comprehensive assessment of the potential effects of FDI in this sector. Then I discuss the potential benefits and costs. I also consider some realistic issues that are important in realising these benefits and costs. The final section includes the concluding remarks.

What is Retailing?

According to a definition attributed to Philip Kotler, retailing includes all the activities involved in selling goods or services directly to the final consumers for personal, non-business use.³ Although, selling goods or services directly to the final consumers is the primary activity in retailing, there are a number of auxiliary activities that are associated with it. As Figure 1 illustrates, retailers are involved in the distribution phase of an integrated supply chain

¹ For now, the foreign retailers will be allowed only in cities with population of more than one million.

² For example, German retailer Metro AG entered India through cash and carry wholesale trading channel. Wal-Mart has entered India as a joint venture with Indian firm Bharati Enterprises. See Gupta (2012) for examples of other channels.

³ In 2004, Delhi High Court defined the term 'retail' as a sale for final consumption in contrast to a sale for further sale or processing.



Figure 1: A simple supply chain

and are in direct interface with consumers.⁴ At the front-end, retailers directly sell goods or services to consumers. However, at the back-end, they are involved in procuring (also called sourcing), storing, and transporting products that they retail. In many cases, they are involved in processing and packaging as well. The logistics of retailing primarily depends on transportation, communication, and storage infrastructure.⁵ Well-developed infrastructure helps improve logistics and leads to efficiency gain in retailing.

Over time, retailing has been organised in many different ways and, as a result, one can see several different formats of retail trading. One such format that is relevant for the topic is multi-brand (multi-product) retailing. In case of multi-brand retailing, the retailer offers a wide range of products that are produced by diverse producers presumably in geographically dispersed locations. Thus, by providing a vital link between a large number of producers and a large number of consumers, this format of retailing could potentially generate several benefits to the two sides of the market. However, the logistics for multi-brand or multi-product retailing could be quite complicated.

In each stage of this supply chain, value is added and the total value addition determines the price of the product paid by the customer. At the retail stage, the value addition depends on the cost of retail logistics that, as indicated above, depends on transportation, communication, and storage infrastructure, and the profit margin for undertaking the retail enterprise. Any efficiency gain in retail logistics may benefit consumers in terms of lower prices and better quality of products and customer service.

The Retail Sector in India

In India, retailing has been an important service industry. In particular, with faster growth of the overall economy, higher disposable incomes, and rapid urbanisation in recent years, there has been acceleration in the growth of this sector. In fact, it has been identified as a sunrise industry with enormous future growth potential.

The Evolution of India's Retail Sector

From figure (2), one can discern four stages in the evolution of retailing in India. Historically, the seed of retailing germinated in village fairs or *melas* that were primarily a source of entertainment rather than an outlet for a well-conceived economic activity. Later on, as the consumption basket expanded and production for market took hold, some forms of retailing started shaping up and they evolved into the traditional neighborhood shops (*kiranas*,

⁴ However, a supply chain could be much more complicated than the one illustrated by the figure.

⁵ The dictionary meaning of logistics is "the handling of the details of an operation" (Merriam-Webster).

convenience stores etc.). In rural areas, these *kirana* shop-owners had tremendous market power and as such, the consumers had to face the wrath of a number of unfair practices. A lack

of proper distribution network in an economy with geographically dispersed production locations aided the profiteering activities of these retail shops. Thus, the government stepped in

Evolution of Indian Retail

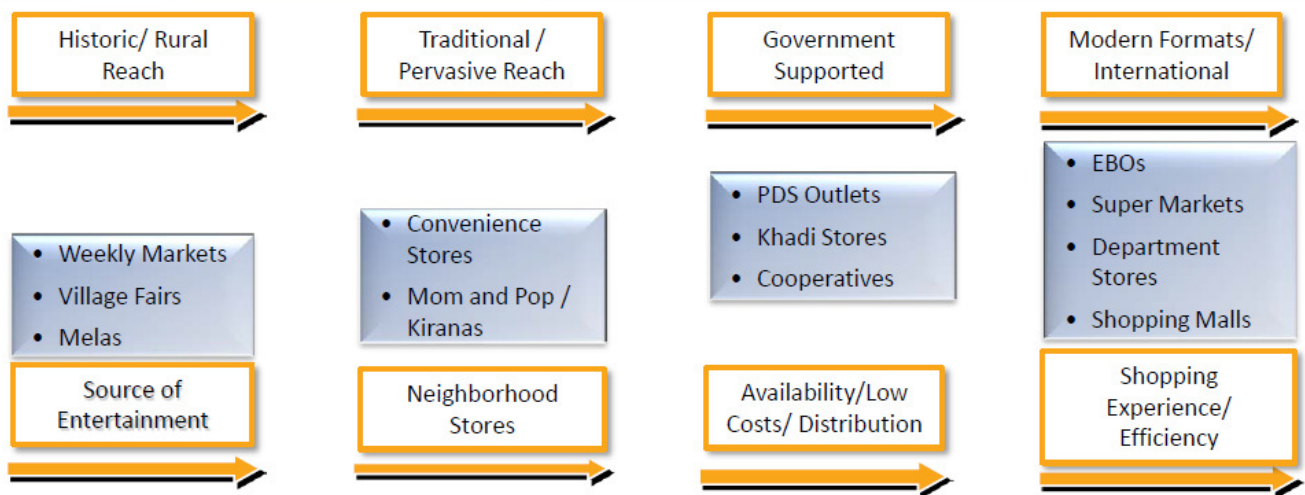


Figure 2: The evolution of India’s retail sector

Note: Reproduced from a 2011 resurgent India research report entitled “Indian Retail Sector” available for download from <http://www.resurgentindia.com/Research/researchreports.aspx>; downloaded on March 27, 2013)

with the objective of ensuring distribution of basic items at fair prices and established the public distribution system (PDS). The government also supported *Khadi* stores and cooperatives that essentially helped small producers involved in various traditional production activities. The government intervention helped remove some of the major distributional bottlenecks and that in turn ensured availability and fair price. However, bureaucratic red-tapism, corruption, and perverse incentives ingrained in even well intentioned public policies made the outcomes less than optimal.

The economic reforms and liberalisation in the 1990s facilitated the entry of foreign brands. With the rise in disposable income and the growth of urban middle class, the household consumption basket expanded to include items that Indian consumers did not typically purchase until then. The entry of foreign goods contributed to this trend and expanded consumers’ choice set. These developments

created an environment conducive to the introduction of modern retailing that includes exclusive brand outlets (EBOs), super markets, departmental stores, and shopping malls. Almost all major Indian private corporate groups (The Tatas, The Reliance, The Birlas) have now entered the retail sector.

Although, the evolution of India’s retail sector has seen the ushering in of modern formats of retailing, all other formats that can be seen in the earlier stages of this process coexist. In fact, the potential changes in the relative balance of power among these various formats and their direct beneficiaries in the advent of large foreign retailers are at the core of the ongoing debate.

The Size and Structure of the Indian Retail Sector

It is very difficult to know the true size of the retail sector in India primarily due to the unorganised nature of the sector. As shown in Table 1, the total merchandise consumption in 2012 is estimated to be USD 490 billion. Since it

represents the value of all goods that are presumably delivered to the consumers by the retailers it gives a rough estimate of the retail sales in India. Thus, it accounts for about 25% of GDP (Gross Domestic Product). However, the value addition due to retailing and therefore the contribution of the retail sector to GDP would be much smaller.⁶ As one can see, more than 90% of these sales take place in the unorganised retail sector. However, the share of the organised retail has increased from about 4% in 2001 to more than 7% in 2012. That is, the organised retail sector has been growing faster than the unorganised sector. The unorganised retail sector has employed about 22 million workers in 2012 and it has increased from 18 million in 2001. In contrast, the organised retail employs less than a million workers. Overall, the retail sector is the second largest employer after agriculture in India.⁷

Distinctive Characteristics of India's Retail Sector

Several important characteristics of India's retail industry need to be considered while assessing the potential effects of FDI in retailing. *First*, it is dominated by unorganised retailing. As discussed above, the unorganised retail sector consists of the traditional formats of retailing such as the local *kirana* shops, owner operated general stores, *paan-beedi* shops, convenience stores, handcart and pavement vendors, weekly *haats*, and *bazaars*. In contrast, the organised retail sector includes licenced retailers who are registered for sales tax, income tax etc. The privately owned large retail businesses and the corporate-backed retail chains and hypermarkets constitute this organised retail industry in India. It is apparent from Table 1 (alongside other estimates) that, unorganised retailing accounts for more than 90% of all retail trade in India.

Table 1: Size of the retail industry in terms value and employment in India

	2001	2012
GDP (billions of USD)	450	1958
Estimated merchandise consumption (retail sales) (billions of USD)	120	490
• Unorganised retail sector	115 (95.8%)	455 (92.9%)
• Organised retail sector	5 (4.2%)	34 (7.1%)
No. of direct employees in the unorganised retail sector (millions)	18	22
No. of employees in the organised retail sector (millions)	0.1	0.7

Source: Adapted from Technopak Analysis

Second, the retail industry in India is highly fragmented with millions of very tiny outlets scattered all over the country. According to Guruswamy et al. (2005), there were about 11 million outlets and only 4% of them were larger than 500 square feet in size. Patibandla (2012) estimates the number of the *kirana* stores to be around 12 million spread across 5,000 towns and 600,000 villages throughout the country. The proliferation of retail outlets is primarily explained by the relative ease with which a retail outlet can be established. The traditional forms of retailing require low investment and minimal infrastructure. For the same reason retailing has also been the primary form of disguised unemployment or underemployment in India. Most retail outlets are family-owned with family members working part-time or full-time, thus making it harder to obtain a precise estimate of actual employment generated by the retail sector in India.

Third, food retail trade is the largest segment of the retail industry in India. According to Guruswamy et al. (2005), it accounts for 63% of total retail sales. At the family level, consumer expenditure on food accounts for, on an average, 50% of the total retail purchase.⁸ However, the

⁶ According to AT Kearney (2012), the overall retail market contributes 14% of India's GDP.

⁷ According to Patibandla (2012), the retail sector accounts for 8% of total employment.

⁸ See Patibandla (2012).

share of food would be much larger for low-income groups. While *kirana* stores sell food grains and dry foods, pavement stalls and sometimes better-organised larger vendors sell fruits and vegetables. Primarily due to a lack of proper infrastructure, about 40% of vegetables and fruits are destroyed before they come to the market. At the procurement stage, hygienic practices are often ignored.

Fourth, the informal nature of the relationship between the traditional retail stores and the consumers is also an important feature of India's retail sector. The repeated interactions with customers who live in geographically proximate locations generate mutually beneficial trust in exchanges. The customers are often able to obtain their consumables on credit and the stores earn customer loyalty.

Finally, the potential for growth of India's retail sector is enormous. During the last two decades, the middle class has grown significantly and its average income has increased and its consumer aspirations. With the improvement in transportation and communication infrastructure, there has been a convergence of consumer tastes. Furthermore, India has a relatively young population. The median age is about 26 years. That is, more than 600 million people are under the age of 26 years. They are not only a source of very large future demand but also their tastes and preferences are likely to be less rigid and therefore, more amenable to the changing composition of consumer products. According to a report published by *The Boston Consulting Group* (2012), India's consumer market is expected to grow 3.6 times from an estimated USD 991 billion in 2010 to an estimated USD 3,584 billion in 2020.⁹ As the report discusses, rising household income, urbanisation, the shift away from the traditional joint-family structure, and the coming of age of

⁹ Note that the estimate presented in Table 1 is of spending on merchandise consumption that is a part of overall consumer spending.

"Gen I" will all contribute to this growth.¹⁰ Among the seven different categories of consumer spending, housing and consumer durables, education and leisure, and others (that include personal care, baby care, loan payment, holidays, and social gatherings) are poised to grow the fastest.

Potential Benefits and Costs of FDI in India's Retail Sector

In this section, I will briefly discuss some of the potential benefits and costs of FDI in India's retail sector.¹¹ In general, FDI helps build the stock of physical capital in the sector in which such investment takes place. In developing countries where the stock of physical capital is low and there is a shortage of domestic funds to finance investment, FDI may go a long way in augmenting the physical capital stock and increasing productivity. The potential benefits and costs of FDI in retailing have also been construed as arguments respectively in favour and against FDI in the retail sector. I will also discuss some of the real issues that are important in realising the benefits and costs.

Potential Benefits

Infusion of Capital

As discussed above, retailing depends on supply chain logistics. An efficient logistics - based on well-developed networks of transportation, communication, and storage infrastructure - not only provides timely and uninterrupted market access to the producers but also ensures quality and lower prices to the consumers. For example, without the development of appropriate storage infrastructure, the farmers cannot have an access to an efficient market system that pays fair prices and have to fall prey to unscrupulous

¹⁰ The report defines "Gen I" as the generation of consumers who have "grown up in an era of economic liberalization and social freedom...." "I" stands for India, independence, and individuality" (BCG 2012, pp. 3)

¹¹ Durand (2007) presents a diagrammatic representation of some of the potential positive as well as negative externalities from FDI in the retailing sector of a developing country.

middlemen. These middlemen pay lower prices to the farmers and charge higher prices to the retailers. Furthermore, since a significant portion of the produces are destroyed in the process of being transported from the farmers to the retailers and ultimately to the consumers, the consumers have to pay higher prices for relatively low quality products. In India, primarily due to the unorganised and fragmented nature of the retail sector, there is a severe shortage of funds for investment in the basic infrastructure required mainly for back-end retail logistics. The retailers are too small to make such large investments. Although government has stepped in, the infrastructure built by the government has not been adequate. Allowing FDI in retailing is expected to go a long way in alleviating this situation because the large retailers would build the necessary infrastructure to create an integrated back-end supply chain for efficiency.

Technology Transfer

In addition to augmenting physical capital stock, FDI in developing countries also acts as a conduit of technology transfer. Foreign capital brings along advanced technology from developed countries that increases productivity. In retailing, advanced technologies will tremendously improve processing, grading, handling and packaging of goods. The use of cold-storage facilities, refrigerated vans, pre-cooling chambers will reduce wastage and help maintain product quality. Electronic weighing, billing, and barcode scanning will add to accuracy and efficiency. These efficiency gains will lower price and improve quality for the consumers.

Higher Consumer Wellbeing

The entry of foreign retailers will provide the customers, particularly in the organised retail sector, with the opportunity to choose from a wide variety of brands and products. More choice improves consumer wellbeing. In addition, larger space for product display, hygienic environment in the shopping area, availability of a large number of products under one roof, and better customer care will increase customer

satisfaction. As some studies show, shopping in large malls and departments also provides entertainment to the customers.¹²

Competition and Inflation Control

The advent of multinational retailers will increase competition that will benefit consumers. There will be special offers and various free or discounted services that will accompany the products. This competition will also keep prices low that in turn will be a check on inflation. As discussed above, lower prices are expected because of more efficient supply chain logistics that reduces the cost of moving goods from the producers or wholesalers to the retailers and ultimately to consumers. The development of transportation and storage infrastructure also helps reduce volatility of prices, particularly of agricultural products.

Benefits to the Farmers, Local Suppliers, and Domestic Manufacturers

Supporters of FDI in the retail sectors argue that the farmers will benefit immensely from the entry of multinational retailers. Primarily through an extensive backward integration and superior technical and operational expertise, these retailers will be able to provide stability and economies of scale. The construction of storage facilities and improved transportation will reduce the losses to the farmers due to easily perishable nature of their products and will provide a larger market. The farmers will receive better/fair prices by directly selling to organised retailers. They will be able to get away from excessive reliability on intermediaries who often pay lower prices. Furthermore, local suppliers and domestic manufacturers will gain access to larger, and potentially to global markets as the multinational retailers will establish extensive forward and backward linkages that will spread beyond national boundaries.¹³

¹² See, for example, Mukherjee et al. (2012)

¹³ See Coe and Hess (2005) for a discussion on how FDI in retail leads to rapid and dramatic consolidation in the

Employment Generation

The growth of the organised retail sector because of FDI is expected to create jobs not only in front-end retailing but also in related activities at the back-end of retailing.¹⁴ Since these jobs will be in the organised sector, the laws that protect the interests of the workers will be applicable to the retail sector. This will ensure the quality of jobs offered in the organised retail sector. Higher wages and better work conditions will improve the standard of living for those who find employment in the organised retail sector.

Government Revenue Generation

Since most retail outlets in India are in the unorganised sector, they hardly pay any taxes to the government. There are tax leakages via under-invoicing or non-reporting of sales. As FDI in the retail sector helps the organised sector grow, it will generate revenue for the government. According to an estimate, the tax revenue due to the projected growth of the organised retail is expected to be USD 16.2 billion.¹⁵

Potential Costs

Displacement of Unorganised Small Retailers

Those who oppose FDI in India's retail sector argue that foreign capital in this sector will facilitate rapid growth of organised retailing in India that will adversely affect millions of small retailers in the unorganised sector. They will go out of business.¹⁶ Because of their large scale, the organised retailers will wield their market power and eventually come to dominate retailing. They will resort to predatory pricing as they can withstand losses for a longer duration in

the beginning but once they become dominant in the market they will charge higher prices to the customers, which will also adversely affect customer welfare.

Loss of Employment

As discussed above, the retail sector is a major source of employment for millions of people in India. Family members run most retail stores in the unorganised sector. Since labour productivity will be higher in the organised retail sector, although it will create some jobs, there will be far less jobs than those that will be replaced. FDI could cause dislocation to the existing traditional supply chain and that in turn will cause even more job losses.

Competition for Domestic Retailers

Domestic retailing in the organised sector is still in its infancy. The advent of foreign retailing giants is likely to give fierce competition to the domestic retailers who may be eventually acquired by the foreign retailers. The competition is not only in terms of product prices but also in terms of product varieties and their quality. Due to their extensive sourcing networks, the multinational retailers will be able to offer better quality goods produced in different countries where the domestic retailers may not have access.

Loss of Markets for the Farmers, Local Suppliers, and Domestic Manufacturers

The foreign retailers may not necessarily source their supplies from the local farmers, suppliers, and domestic manufacturers. Small farmers may face serious problems such as rejection of supplies because of non-compliance with quality standards, difficulties in disposing rejected quantities, inconvenient delivery schedules, and unwillingness on the part of the big retailers to extend production and consumption loans to farmers. In such cases, the farmers and domestic manufacturers will lose their markets.¹⁷

distribution, wholesale and manufacturing/agricultural production sectors of host economies.

¹⁴ The employment effect of the entry of large foreign retailers would vary over time. For a detailed analysis of employment effects on Walmart, see Basker (2005).

¹⁵ Technopak (2012)

¹⁶ As Coe and Hess (2005) argue, "local independent stores, department stores and fresh markets have been adversely affected by loss of market share to foreign-owned or controlled supermarkets and hypermarkets".

¹⁷ See Sarma (2005) for a discussion.

Increase in Real Estate Costs

The foreign retailers will look for space in and around city centers to open their stores and malls. In many large cities, there has already been a shortage of spaces particularly in prime locations. Thus, the entry of the foreign retailers will increase the price of real estate manifold in those cities, adversely affecting smaller businesses.

Some Real Issues

On both sides of the debate over FDI in India's retail sector, these arguments (potential benefits and costs) have some merits. However, one must be realistic in evaluating these benefits and costs. Several important issues need to be considered in order to determine whether the gains and losses that have been discussed above would be realised fully in India.

First, even with the most optimistic growth projection, the organised sector will not be the dominant player in India's retail trade in near future. According to an estimate published by Technopak (2012), the organised retail will grow to no more than 20% of the total merchandise retail trade by 2021. The report points out that the growth of this sector would be constrained by the potential slowdown of India's economic growth and structural issues such as a lack of affordable real estate, sourcing and distribution. Furthermore, the fact that FDI will be allowed in cities with population of more than one million and several states will not allow the foreign retailers will also restrict growth. Only 53 cities in India have an excess of more than one million people. Even if they are allowed everywhere, the size of the markets (in terms of total sales) may not be profitable for big retailers in rural areas and small towns. In addition, because of the informal nature of the relationship between consumers and traditional retail stores that often work to the consumers' advantage, they may not

be willing to switch to large retail stores for their daily purchasing needs.¹⁸

Second, the impact on employment is not clear. As the overall retail sector grows (along with the economy), there will be growth in employment, particularly in the unorganised sector which will remain predominant in retail trade. In addition, as the organised sector grows, there will be new jobs in that sector but because of the relatively small size; these jobs will not have any significant impact on overall employment. There is likely to be some job losses in unorganised retailing due to the growth of the organised retail sector but these losses will be confined to urban centres with large shopping malls and departmental stores.¹⁹

Third, the growth of organised retail due to FDI is expected to lower price and be an instrument of taming inflation. This expectation is based on the assumption that through building back-end infrastructure and the large scale of operations, the big retailers will reduce the cost of distributing merchandise and will pass on this gain to the consumers in terms of lower prices. However, several constraints will prevent these benefits from being realised at least in the near future. As these retailers invest in back-end retail infrastructure, the efficiency gain from such

¹⁸ Some of the advantages include proximity, purchase on credit, and bargaining. See Mukherjee et al. (2011)

¹⁹ So far, India's experience with organised retailing, particularly with large malls and departmental stores, has been very limited to conduct rigorous study to derive definitive conclusions. A small sample survey of small shops and hawkers within about one-kilometre radius of a shopping mall in Greater Mumbai indicates that there has been "a decline in sales of groceries, fruits and vegetables, processed foods, garments, shoes, electronic and electrical goods in these retail outlets, ultimately threatening 50 per cent of them with closure or a major decline in business" (Kalhan, 2007). This means job losses in the unorganised sector. However, this decline may not be entirely attributed to the establishment of the mall. This is because there have been other changes in that area, such as closure of mills and opening of corporate offices that changed the composition of consumers with different shopping preferences (Kalhan, 2007).

investment will also depend on overall transportation (and communication) infrastructure of the country that will complement their investment efforts. Although, there have been some improvements during the last decade or so, the overall infrastructure is still far behind the level that will make the country competitive. Furthermore, as discussed above, food is the largest segment of retailing in India. While large organised retailers have experienced significant growth in their share in the sales of non-food items such as apparel, jewellery & watches, electronics, home improvement, pharmacy, footwear etc., their share and growth in food retailing has been relatively small. In fact, the share has been projected to grow from about 3% in 2012 to about 5% in 2021.²⁰ This small share can partially be explained by consumers' preference for non-branded products when it comes to food items that are primarily sold by traditional retailers.²¹ Furthermore, it has been argued that the market structure prevalent in India will not allow the retailers to integrate their food supply chain. "The lack of direct access to farmers for sourcing, interstate movement of goods, tax structures, and inadequate capacities in the food supply chain will act as the chief barriers to this integration" (Technopak, 2012, pp. 6). Since food prices contribute significantly to the overall inflation, this inability on the part of large retailers to grow their share in food retailing will fail their role in providing stability to inflation. For the same reason, the farmers are also unlikely to benefit from the growth of organised retailing.

Finally, FDI has been permitted in the retail sector in many other emerging market economies and there have been diverse experiences. Since India is often mentioned in the same breath as China because of its large population, economic growth, and the potential

as an economic superpower, let us briefly examine China's experience since it opened up its retail sector to FDI in 1992.²² Although, foreign ownership was initially restricted to 49 per cent, those restrictions were gradually lifted and, after China's accession to World Trade Organization (WTO) in 2004, were completely removed. The retail sector has registered significant growth in China during this period. Between 1996 and 2001, over 600 hypermarkets were opened in China.²³ The number of traditional small retail outlets (similar to *kiranas*) increased from 1.9 million to over 2.5 million during the same period. Employment in the retail and wholesale trade increased from about 4% of the labour force in 1992 to about 7% in 2001. Thus, FDI does not seem to have caused a decline of the traditional retailing and a fall in employment in China. Of course, the rapid economic growth of China over last two decades has fuelled an unprecedented increase in consumption spending and consequent growth of the retail sector.

Overall, the discussion suggests that it is unlikely that the unorganised retail sector will be swept away by the advent of foreign capital in multi-brand retailing in India. In addition, some of the potential benefits emphasised by the supporters of FDI will not be realised to their fullest in near future.

Concluding Remarks

This article gives an overview of retail trade in India. It discusses various potential benefits and costs of FDI in the retail sector in the wake of the government move to allow foreign capital in multi-brand retailing. It argues that given the slower growth projection for the Indian economy during the next decade, various structural issues including inadequate infrastructure and a lack of

²⁰ Technopak (2012)

²¹ Mukherjee et al (2011) provide evidence of such consumer preference.

²² Bhattacharyya (2012) presents some case studies from India to highlight the effects of foreign capital on various stakeholders.

²³ These numbers are obtained from the discussion paper circulated by the Department of Industrial Policy and Promotion (2010).

affordable real estate, and the prevalent structure of the agricultural markets, it is unlikely that all the potential benefits and costs will be realised to their fullest extent, at least in the foreseeable future. The economic dynamics and the political process will play an important role in determining the outcomes of this move to allow FDI in the retail sector and will ultimately determine the effects on various stakeholders.

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Criminal Law (Amendment) Act, 2013: Will it ensure women's safety in public spaces?

Dr Rituparna Bhattacharyya[†]

Abstract

The horrific gang-rape and the subsequent murder of *Nirbyaya* (fearless) in December 2012, impelled the Government of India to pass the Criminal Law (Amendment) Act, 2013. The key aim of this article is to review this Act in the light of women's safety in public spaces.

Key words: Criminal Law (Amendment) Act, 2013, violence against women, women's safety, public spaces, India

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Introduction

Against the backdrop of the nation-wide outrage over the tragic Delhi gang-rape, *Nirbhaya* (Fearless) incident of December 16, 2012, propelled the Government of India (GOI) to drive the issue of violence against women (VAW) to the centre-stage of political discourse. Consequently, on December 22, 2012, GOI appointed a three-member judicial committee headed by the former Chief Justice of India, Justice J.S. Verma, who passed away on April 22, 2013, Justice Leila Seth and Gopal Subramaniam requesting them to submit a report within 30 days. The key objective of the Commission was to review for possible amendments to the criminal law and suggest measures for faster trials and harsher penalties for vicious offences related to VAW. Taking further cognizance of the strident storm of public protests in general and a tribute to *Nirbhaya* (Fearless) in particular, on January 23, 2013, the commission submitted its recommendations by identifying 'lack of good governance' as the central cause of VAW. The commission goes on to criticise the government, the abysmal and old-fashioned police system alongside public apathy in tackling VAW, and thereby, recommends dramatic transformation in legislations. The recommendations are based on more than 70,000 suggestions received from stakeholders, social activists and public comprising eminent jurists, legal professionals, NGOs, women's groups and civil society through varied methods: emails, posts and fax. A 631-page report consisting of 14 chapters (excluding Introduction, Methodology and Conclusions and Recommendations) include recommendations on laws related to rape, sexual harassment, trafficking, child sexual abuse, medical examination of victims, police, electoral and educational reforms.

Based on some of the recommendations of the Justice Verma Committee (JVC) report, an anti-rape Ordinance was enacted and signed by the Honourable President of India, Mr Pranab Mukherjee on February 03, 2013. The Criminal Law (Amendment) Bill, 2013, passed in the

Parliament (*Lok Sabha*¹ and *Rajya Sabha*² respectively on March 19 and 21, 2013) replaced the promulgated Ordinance, which lapsed on April 04, 2013. However, as per the Gazette Notification New Delhi, Tuesday, April 2, 2013,³ the word 'bill' has been replaced by the word 'Act'.

Criminal Law (Amendment) Act, 2013

Popularly, known as the Anti-rape Act, amends the Indian Penal Code (IPC), 1860, the Code of Criminal Procedure (CCP), 1973, the Indian Evidence Act (IEA), 1872 and the Protection of Children from Sexual Offences Act, (PCSO), 2012. In a way, the Act is a radical expression of the fifty-seventh session of the Commission on the Status of Women held at the United Nations Headquarters, New York, March 04-15, 2013 as both the interventions focus on VAW with particular emphasis on women's safety and security. Sadly, even after the declaration by the United Nations in 1993, that any type of VAW is a violation of human rights, incidents of VAW continue to be reported, which definitely is a tip of a very ugly iceberg. Yet, many more cases go unreported for various reasons (Viswanath and Mehrotra, 2007). The elusive goal of the commentary however, is to highlight those issues of the Act linked to women's safety and mobility in public spaces (see, Table 1).

¹ The house of people; the lower house of the Parliament of India.

² The council of states elected by the states' assemblies; the upper house of the Parliament of India.

³ The Gazette of India, Department of Publication, Ministry of Urban Development, Government of India, <http://egazette.nic.in/RecentUploads.aspx?Category=1> (accessed April 16, 2013)

Table 1: Comparison between the Existing Laws, JVC Report recommendation and Criminal Law (Amendment) Act, 2013

Offence/Issue	Definition	Existing Laws	JVC report recommendation	Criminal Law (Amendment) Act, 2013
Disobedience of law by a public servant	Failure to record information in sexual offences cases; knowingly disobeying laws on investigation	No specific provision, IPC, 1860	Failure of a public servant to record information in relation to sexual offences should be specifically penalised under the Bill.	Punishable with rigorous imprisonment for six months to 2 years and fine.
Rape resulting in death or vegetative state	Causing death or persistent vegetative state when committing rape.	Rape and murder dealt with as two separate offences. Rape: 7 years to life imprisonment, Murder: imprisonment for life or death, IPC, 1860.	Punishment 20 years up to life imprisonment. In case of gang rape resulting in death or persistent vegetative state punishment should extend to life imprisonment	Specific offence. Punishment 20 years to life imprisonment (rigorous imprisonment) or death.
Punishment for gang rape	Where a person is raped by one or more in a group of persons acting in furtherance of a common intention, each of these persons shall be deemed to have committed the offence of gang rape, regardless of their gender	10 years to life imprisonment and fine, IPC, 1860	Imprisonment for life shall mean imprisonment for the rest of that person's natural life.	20 years to life imprisonment (rigorous imprisonment) and fine payable to the victim, that is reasonable to meet medical expenses.
Rape by armed personnel	"Armed forces" means the naval, military and air forces and includes any member of the Armed Forces constituted under any law for the time being in force, including the paramilitary forces and any auxiliary forces that are under the control of the Central Government or the State Government	No specific provision. Public servant includes armed personnel. Punishment: 10 years to life imprisonment and fine, IPC, 1860	Specifically penalises rape by armed personnel within the area they are deployed in. Armed personnel should be penalised with imprisonment for 7 to 10 years if they knew that sexual offences were being committed by their subordinates. The requirement for sanction to prosecute armed personnel should be removed in relation to sexual offences.	Specific offence. Shall be punished with rigorous imprisonment of either description for a term which shall not be less than seven years, but which may extend to imprisonment for life
Responsibility of Hospital	Failure of hospitals and doctors to provide medical treatment to victims	No specific provision, IPC, 1860 and CCP, 1973	The victim must be taken to the nearest hospital. Medical examination report	Punishable with 1 year and/or fine. In cases of acid attacks or rape, all hospitals

	of sexual offences.		must be prepared, preferably immediately after the examination, but most certainly on the same date as the examination and must be forwarded to the investigating agency forth with immediately. All hospitals should co-operate with the police and preserve the samples likely to putrefy in their pathological facility till such time the police are able to complete their paper work for despatch to forensic lab test including DNA.	(public and private) are required to provide free medical treatment to the victim and immediately inform the police.
Acid Attacks	Throwing of acid on women for a multitude of reasons, including alleged adultery, turning down advances from men, and also as a form of domestic violence. Causing permanent or partial deformity or burns on any person by throwing or administering acid.	No specific provision. Covered under grievous hurt. Punishment: up to 7 years imprisonment, IPC, 1860.	Whoever attempts to throw acid or corrosive or any burning substances on any person, or attempts to administer acid to any person, or attempts to use any other means to achieve the purpose of causing permanent or partial damage to any part or parts of the body of a person, shall be punished with rigorous imprisonment for a term which shall not be less than five years but which may extend to seven years, and shall also be liable to pay compensation to the victim adequate to meet at least the medical expenses incurred by the	Specific offence. Punishable with 10 years or life imprisonment and reasonable fine amount to meet medical expenses.

			victim.	
Punishment for repeat offenders	Punishments for persons previously convicted of an offence of rape, custodial rape, and gang rape.	No specific provision, IPC, 1860	Shall be punished with imprisonment for life, which means imprisonment for the rest of that person's natural life.	Specific offence. Life imprisonment (rigorous imprisonment) or death.
Age of Consent	Legal age at which a person is considered competent to give sexual consent (sexual intercourse)	Specific provision, since the 1983 amendments in the rape law in the IPC, 1860	16 years	18 years
Touching	Physical contact involving unwelcome and explicit sexual overtures.	Outraging a woman's modesty. Punishment: imprisonment for maximum 2 years and fine, IPC, 1860	Existing provisions of the IPC should be deleted. Intentional touching of a sexual nature, without the person's consent should be penalised with 5 years rigorous imprisonment.	Outraging a woman's modesty: 1 to 5 years imprisonment and fine. Physical contact involving unwelcome and explicit sexual overtures: up to 3 years imprisonment and/or fine.
Stalking	Following a woman, attempting to foster personal interaction despite indication of victim's disinterest, spying, monitoring electronic communications	No specific provision.	Whoever commits the offence shall be punished with imprisonment of either description for a term which shall not be less than one year but which may extend to three years, and shall also be liable to fine.	Specific offence. 1st offence punishable with 1 to 3 years imprisonment (Bailable). 2nd offence punishable with up to 5 years imprisonment (Non-bailable).
Sexually coloured remarks/Use of words or gestures to insult a woman's modesty	Making of sexually coloured remarks by a man.	No specific provision for this offence. Verbally assaulting a woman's modesty is punishable with one year imprisonment and/or fine, IPC, 1860.	Use of words or gestures towards a person, or in his presence, which create an unwelcome threat of a sexual nature, should be punishable with imprisonment for one year and/or fine.	Specific offence. Punishable with imprisonment for up to one year and/or fine. Non Bailable
Demand for Sexual Flavour	Demand or request by a man for sexual favours.	No specific provision for this offence. Verbally assaulting a woman's modesty is punishable with one year imprisonment and/or fine, IPC, 1860	Those who demand or request for sexual favour should be punishable with imprisonment for one year and/or fine.	Specific offence. Punishable with up to 3 years' rigorous imprisonment and/or fine.
Assault to disrobe a woman	Forcing a woman to undress and lie in naked condition.	No specific offence. Outraging a woman's modesty is punishable with	Whoever assaults or uses criminal force to any woman or abets such act with the	Specific offence. Punishable with 3 to 7 years imprisonment and fine.

		imprisonment for maximum 2 years and fine, IPC,1860	intention of disrobing or compelling her to be naked in any public place, shall be punished with imprisonment of either description for a term which shall not be less than three years but which may extend to seven years and shall be liable to fine.	
Voyeurism	Watching a woman when she is engaging in a private act including sexual acts, use of lavatory, or when private parts are exposed.	No specific offence, IPC, 1860. Information Technology Act, 2000 protects both men and women. Punishment: up to 3 years and/or fine up to ₹2 lakh.	Penalise the act of capturing images of, or watching, a woman engaging in sexual acts or when her genitals are exposed with imprisonment for 1 to 3 years and fine.	Specific offence. Only protects women. 1st offence punishable with 1 to 3 years imprisonment and fine. 2nd offence punishable with 3 to 7 years.
Other forms of rape	Rape includes un-consented penetration of the mouth, anus, urethra or vagina with the penis or other object; un-consented oral sex.	In the absence of penile-vaginal penetration offence of outraging modesty of a woman punishable with maximum 2 years and fine, IPC, 1860		Specific offence. Punishable with 7 years to life imprisonment (rigorous imprisonment).
Marital rape	Forceful sexual acts committed without the consent of the partner.		Should be an offence regardless of the age of the wife.	Is not an offence if the wife is over 16 years of age.
Forcibly showing pornography	Forcibly showing pornography by a man to a woman.	No specific provision, IPC, 1860		Punishable with rigorous imprisonment for up to 3 years imprisonment and/or fine.
Protection against disclosure of identity of victim		Provided in case of rape, custodial rape, rape of a judicially separated wife, abuse of power to obtain consent. Punishable with imprisonment for up to 2 years, CCP, 1973		Protection extended to victims of repeat offenders as well.
Identification of accused		No specific provision for special procedures to assist		Judicial magistrate to undertake special procedures to assist differently abled

		differentially abled persons in identification of accused, CCP, 1973.		persons in identification of the accused. Identification process to be video graphed.
Recording of information by woman officer		No special requirement for woman officers to record information about sexual offence cases, CCP, 1973		In case of acid attack, sexual harassment, disrobing, voyeurism, outraging a woman's modesty, rape (of all kinds) information would be recorded by woman officer.
Recording of information in case victim is physically/mentally disabled		No special requirement, CCP, 1973		In case of VAW like acid attack, sexual harassment, disrobing, voyeurism, outraging a woman's modesty, rape information would be recorded by woman officer at a place of the victim's choice, in the presence of special educators. Required to be video graphed.
Exception to police's power to require attendance by witnesses		Men below 15 years of age and women are not required to give evidence at a police station. Evidence to be taken from home, CCP, 1973		Applies to men below 15 or above 65 years of age; women and physically and mentally disabled persons.
Judicial Magistrate to record statement		No special requirement in case of sexual offences, CCP, 1973		Judicial Magistrate to record statement of the victim immediately after the police is informed in case of acid attack, rape, sexual harassment, disrobing, voyeurism etc. In case the victim is differently abled, the assistance of interpreters has to be taken and has to be video graphed.
Examination of victim at trial stage		No special protections to victims of sexual offences, CCP, 1973		The statement recorded by the Judicial Magistrate will be treated as the evidence of the victim presented by the prosecutor. Protects the right to be cross-examined.

Protection against confrontation of victim by accused		No special protections to victims of sexual offences, CCP, 1973		In case the victim of rape or a sexual offence is less than 18 years of age care has to be taken that she is not confronted by the accused.
Requirement of sanction to prosecute public servant		Sanction is required to prosecute public servants in all cases, including cases of rape, outraging a woman's modesty, CCP, 1973		Requirement of sanction removed under the CCP, 1973. Such requirement may continue under other laws.
Requirement of satisfaction of prima facie facts in case of rape		No such requirement, CCP, 1973		In case of rape of a judicially separated wife by her husband, the court has to be prima facie satisfied of the facts constituting the offence before it takes cognizance.
Requirement to fast track		No requirement to fast track sexual offence cases, CCP, 1973		Trial to be held on day-to-day basis. In case of rape cases, trial to be completed in 2 months of filing of charge sheet.
Compensation		The State government has to prepare a compensation scheme for rehabilitation of victims. The state or district legal service authority is to make compensation awards, CCP, 1973		Compensation awarded by the State is in addition to what is payable by the accused.
Previous sexual history		No specific provision barring the use of previous sexual history in rape cases, IEA, 1872		Bars the use of past sexual history in determining consent of the victim. Bars evidence or questions in the cross-examination of the victim as to the general immoral character of the victim or past sexual history with any person.
Presumption of consent		Required the victim of rape to		Shifts the onus on to the accused to prove

		prove that she did not consent, IEA, 1872		that consent was given.
Special provisions for evidence by differently abled persons		No special provision, IEA, 1872		Court to use the assistance of interpreters to take evidence of differently abled persons. Such evidence to be considered oral evidence when given in open court. Statement to be video recorded.
Punishment for rape		7 years to life imprisonment and fine, PCSO, 2012		10 years to life imprisonment and fine.
Gang rape of child		10 years to life imprisonment and fine, PCSO, 2012		20 years to life imprisonment and fine.
Disrobing		3 years and fine, PCSO, 2012		3 to 7 years imprisonment and fine.

Sources: Verma, J.S., Seth, L., and Subramaniam, M. (2013, January, 23) Report of the Committee on Amendments to Criminal Law; The Criminal Law (Amendment) Bill, 2013, Bill no. 63-c of 2013, as passed by Lok Sabha on March 21, 2013; Kalra, H. (2013 March, 23) Comparison between the Criminal Laws Amendment Bill, 2013 and existing laws with regard to change in punishment for various offences, PRS Legislative Research, Institute for Policy Research Studies, New Delhi; Kalra, H. (2013 March, 23) Amendments to laws other than the IPC brought about by the Criminal Laws Amendment Bill, 2013, PRS Legislative Research, Institute for Policy Research Studies, New Delhi; Kalra, H. (2013 February, 06) Comparison between the Criminal Law (Amendment) Bill, 2012; the Report of the Committee on Amendment to Criminal Laws; and the Criminal Law (Amendment) Ordinance, 2013, PRS Legislative Research, Institute for Policy Research Studies, New Delhi; Kalra, H. (2013 March, 23) New offences under the Criminal Law Amendment Bill, 2013, PRS Legislative Research, Institute for Policy Research Studies, New Delhi

Violence against Women

Subtle analyses of the type of offences (Table 1) specifically related to women as a 'category', reinforced by the VAW statistics, National Crime Records Bureau (NCRB), Ministry of Home affairs, GOI unfold that gender biases remain deeply in-grained in society, sustained by the institutions of patriarchy. NCRB (2011) recorded a total of 228650 incidents of VAW [42968 (18.79%)-molestation, 8570 (3.75%) - sexual harassment, 24206 (10.58%) -rape, 35565 - kidnapping and abduction, 8618-dowry deaths and 99135 (43.35%)-cruelty by husband and relatives]. Appalling statistics unpack that from 1953 -2011, rape rose by 873%, which is three times faster, when all VAW put together (Bidwai, 2012). Shockingly, a woman is raped every 22 minutes; every 58 minutes a daughter-in-law burnt for dowry and every 51 minutes a woman faces harassment in the public spaces

of India. Ironically, NCRB (2011) also unfolds that 7112 cases of rape were committed against children, where one in three of the total rape victims is a child. That said, Bidwai (2012: 6) argues that the key reason, which galvanise VAW in public spaces is the "sexual frustration and machismo." This is further augmented by the July 09, 2012 Guwahati molestation⁴ case followed by *Nirbhaya* and similar other incidents that continue to be reported.

Anglo-American scholar, MacKinnon (1979) argues that harassment is as an exertion of power to influence the broad-scale system of male-domination and hetero-sexual nature of

⁴ 11 convicted, four acquitted in Guwahati molestation case (2012, December 07), The Hindu, <http://www.thehindu.com/news/national/other-states/11-convicted-four-acquitted-in-guwahati-molestation-case/article4174500.ece> (accessed April 07, 2013)

the society (here, Indian society), which manifests subordination of 'women as a class' in general and structural subordination of women (Kabeer, 2013) in particular. For instances, perpetration of harassment by upper class/caste men over women of lower class/castes; by the police, who often demean a woman complainant and harass the complainant by quizzing vulgar details; by the armed forces, who use VAW (particularly rape) as 'a weapon of war' especially in the conflict ravaged zones of India: North East India, Kashmir, Jharkhand to annihilate the community in general and progeny of the family in particular (Kabeer, 2013), thereby, gain control by paralysing the entire socio-political process.

Dreadfully, according to a study conducted by UNICEF (2012)⁵ reveals that 57% Indian boys aged 15-19 years justify wife-battering. In a similar study by the Thomson Reuters Foundation,⁶ unfold that 52% of Indian women themselves accept some form of domestic violence by men against women. Such staggering revelations echoes that gender remains stratified in neoliberal modern India. These underlying attitudes, which ignite widening gender inequalities, are perhaps far more frightening and worrying with profound consequences, when it comes to the everyday practices of an individual and or groups. What is more surprising and shameful is that in case of VAW, it is the 'victim' who is blamed in our society rather than the perpetrator (Lahiri and Bandyopadhyay, 2012). In the said context, though unsurprising, the misogynistic rants made by some of the members of Parliament/State legislatures, spiritual *gurus* in relation to the *Nirbhaya* case unmask an

inherent gender inequality in the attribution of intent. Some of the voices of misogyny on how women invite rape upon themselves are:

- "Only 5-6 people are not the culprits. The victim is as guilty as her rapists... She should have called the culprits brothers and begged before them to stop... This could have saved her dignity and life. Can one hand clap? I don't think so,"
- "Such crimes (rapes) hardly take place in 'Bharat', but they occur frequently in 'India'."
- "We have told the chief minister in the assembly that the government will pay money to compensate rape victims. What is your fee? If you are raped, what will be your fee?"
- "*Jab tak koi mahila tedhi nazar se hasegi nahi tab tak koi aadmi usse chhedega nahi* (No man will harass a woman unless led on by her)".

The list of such statements continues unabated. Unarguably, the deep-rooted prejudices that extend to women in general and the pervasive VAW in public spaces have often restricted women's mobility.

Scholars argue that most Indian women maintain a delusion of safety barrier by drawing on boundaries to their bodies and personal spaces through the practices of Indian femininity while accessing and negotiating public spaces (Phadke, 2005; 2007; Phadke et al., 2011) as the onus of remaining safe lies squarely on the women. Arguably, such restrictive approaches reflect that women remain vulnerable in accessing public spaces.

Will the Act enhance women's safety?

Access to violence free and safe public space is the basic right of a woman. Yet, the greatest challenge relates to the alarming threat to women's safety and freedom of movement in public spaces. Notwithstanding the Act (please refer to Table 1) advocates its focus on VAW and seeks to provide stringent punishment to the perpetrators of extreme cases of rapes and gang rapes. However, the question arises will

⁵ Progress for Children: A report card on adolescents, Number 10, April 2012, available at: http://www.unicef.org/media/files/PFC2012_A_report_card_on_adolescents.pdf (accessed February 28, 2013)

⁶ Canada best G20 country to be a woman (2012, June13). India worst - Trust Law poll, A Thomson Reuters Foundation Service, <http://www.trust.org/trustlaw/news/poll-canada-best-g20-country-to-be-a-woman-india-worst/> (accessed September 05, 2012).

'longer jail terms' or 'capital punishment' enhance women's safety and security in public, although for sure such law may inculcate a sense of fear among the culprits.

For the first time, the Act endeavours punishable offence for those police officers who fail to register First Information Report (FIR). The Act also addresses penalties for other abhorrent forms of crime (stalking, touching, sexually coloured remarks, voyeurism, human trafficking and acid attacks, awarding a minimum 10-year jail term to the perpetrators and reasonable fine to meet the medical expenses of the victim). However, it remains unclear as to how the perpetrators of the offences like touching, stalking, and sexually coloured remarks would be accused and subsequently prove the assailant as guilty.

Although, there is no comprehensive statistics on the number of acid attacks, a study conducted by Cornell University (2011) reports that in between January 2002-October 2010, 153 cases of acid attacks were reported, which not only disfigured the victims, but also ruined and isolated their lives. Disgracefully, a bottle of hazardous chemical is easily available in the informal market, which is relatively cheap (₹50), but sufficient to disfigure a woman. However, the GOI is yet to enforce strict regulation of production, storage, distribution and sale of these concentrated chemicals. At the same time, the Act fails to frame legislation that eliminates easy access to acid, though Tamil Nadu has already introduced a legislation to control its sale.

In addition, the Act also fails to address contentious issues like 'marital rape' or 'legal immunity' for army officials. The JVC report suggests that any army official accused of sexual assault or rape should be tried under civilian law and should not be protected by the law that guarantees absolute protection. Although, the Act considers 'rape by armed personnel' within the area they are posted in as an offence, with punishment of no less than seven years, and which may extend to imprisonment for life and fine, however, this

offence is meaningless for the military officers /soldiers deployed in the states of North East India, Jharkhand and Jammu and Kashmir, where the 1958 draconian Armed Forces Special Powers Act (AFSPA) is still in force, which guarantees effective immunity to the armed officials. This means that not only those victims of brazen rapes, murders and other brutal sexual violence by the armed officers where the AFSPA functions may fail to seek justice,^{7,8} but also the perpetrators of these heinous VAW may never face prosecution; however, they may be awarded gallantry. It is worth noting here that AFSPA continues to operate despite the continuous silent opposition by Irom Sharmila, the Iron Lady of Manipur, who has been on the world's longest hunger strike, since November 02, 2000 demanding GOI to repeal AFSPA.

Further, the Act has increased the age of consent to 18 years, which remained 16 since 1983. Critics argue that raising the age of consent to 18 leaves ample room to wrongly prosecute teenagers (boys) below 18 (more precisely 16-18) years as rapists or offenders of sexual assaults simply for kissing, hugging or even having consensual sex with a female counterpart of his age (Krishnan, 2013).

Hence, the Act falls short off what many feminist organisations seeks for, and therefore, criticises the Act as 'tokenism'.

⁷ Thangjam Manorama, who was picked up in 2004 by 17 Assam Rifles from her home on suspicion of being militant was raped and then murdered, 2004 Manorama Devi rape-murder: No action against armed forces yet (2013, January15), *CNN-IBN India*, <http://ibnlive.in.com/news/2004-manorama-devi-rapemurder-no-action-against-armed-forces-yet/315794-3-225.html> (accessed February 05, 2013).

⁸ On the night of February 23 1991, in a village called Kunan-Poshpora, located in Kashmir's remote Kupwara District, at least 53 women were mass raped by Indian soldiers (Joshi, 1999). However, justice is yet to be sought to these survivors, Mass Rape Survivors Still Wait for Justice in Kashmir, TrustLaw: A Thomson Reuters Foundation Service (2012, March 07), <http://www.webcitation.org/681CeGR3T> (accessed February 03, 2013)

What needs to be done?

Despite its flaws, the Act bears a progressive insight to make an impact and fight a battle against VAW. However, the Act by itself is not sufficient to redress and seek justice for VAW. For this, the GOI needs to make colossal investments in building necessary infrastructure to deal with the crimes supplemented by meaningful reforms in judiciary (building fast track women's courts, more engagement of women lawyers, women doctors to examine victims) and modernisation of the police system across whole of India.

In the wake of the *Nirbhaya* incident, the GOI has announced a *Nirbhaya* fund of ₹ 10 billion in the 2013-14, Union Budget, to enhance women's safety and security in public spaces, a tribute to the brave soul. As a starting point, perhaps the *Nirbhaya* fund can be best utilised to conduct a safety audit in each state/union territory to redesign the architecture of its towns and cities and vis-à-vis assess the vulnerable spots that are most likely to invite upon VAW, plug these flaws and develop strategies for crime prevention.

Alongside, it remains well documented that the streetlights of most Indian cities remain inadequate and fail to function properly. The JVC report too (pp. 420) recommends, "street lighting everywhere would provide more safety since dark areas are more prone to facilitate crimes". The underlying irony is that though most cities adhere to the norms of the Ministry of Urban Development and provide street lights every 40 metres bearing a minimum illumination capacity of 35 lux, however, most of these lights (in most towns and cities) remain either dysfunctional or the level of performance remain very poor with a very low gleaming potency.⁹ Hence, all the states must take urgent steps to revamp and strengthen highly efficient public lighting facilities, perhaps using smarter lights. Possibly, the urban spaces of each state must initiate to install Light

Emitting Diode (LED) lamps, which are deemed as highly efficient having 50,000 hours of life. It is evident that although initial installation of these lamps involves higher capital costs, but being highly energy efficient, it would entail higher savings in terms of its operations and maintenances. This will definitely spur the safety and security of the urban spaces and boost public confidence.

A 2012 study conducted by the Bureau of Police Research & Development (BPR&D) reveals shortage of manpower in the police departments (Table 2). For every 568 persons, there is only one policeman and the ratio of police to population is 176.2 police per one hundred thousand of population. On a scrutiny, a minimum 88 persons are looked after by one police officer in Tripura and Manipur through to a maximum of 1,187 and 1,133 respectively in West Bengal and Bihar. The case of *Nirbhaya*, who was murdered in the moving bus (without permit) having black tinted windows, and which passed through successive check posts without being confronted demonstrate the case of poor policing. It is hard to imagine, when the nation's capital lacks security, what could be the conditions of other states and union territories?

Further, JVC report also unfolds that not only police are apathetic towards gender justice but also (as stated above) are insensitive in tackling VAW. Alongside, stark evidence shows that due to the very low availability of women police officers, many women victims fail to complain a sex crime (Bhattacharyya, in press): there are approximately 84,479 women (Table 2) in different police departments out of an all India total (Civil Police + Armed Police) of 2,124,596, which merely constitute 3.98% of the total police force. However, the Act requires that a female officer should record all information in the case of offences like acid attack, sexual harassment, disrobing, voyeurism, outraging a woman's modesty, rape (of all kinds). Hence, the GOI urges all states/union territories to increase the number of female police officers to 33% of the total police strength.

⁹ On the bright side (2013, April 19), The Hindu, <http://www.thehindu.com/opinion/editorial/on-the-bright-side/article4634186.ece> (accessed April 19, 2013)

Table 2 Population per Policeman, Sanctioned and Actual (2012)

Arunachal Pradesh	PP (SPS)	109	Maharashtra	PP (SPS)	614
	PP (APS)	161		PP (APS)	829
	ASWP	399		ASWP	20062
Andhra Pradesh	PP (SPS)	642	Manipur	PP (SPS)	88
	PP (APS)	953		PP (APS)	119
	ASWP	2031		ASWP	636
Assam	PP (SPS)	507	Meghalaya	PP (SPS)	207
	PP (APS)	566		PP (APS)	239
	ASWP	620		ASWP	220
Bihar	PP (SPS)	1133	Mizoram	PP (SPS)	91
	PP (APS)	1456		PP (APS)	98
	ASWP	1485		ASWP	575
Chhattisgarh	PP (SPS)	345	Nagaland	PP (SPS)	94
	PP (APS)	525		PP (APS)	94
	ASWP	1931		ASWP	259
Goa	PP (SPS)	291	Odisha	PP (SPS)	750
	PP (APS)	343		PP (APS)	899
	ASWP	347		ASWP	3675
Gujarat	PP (SPS)	571	Punjab	PP (SPS)	348
	PP (APS)	1021		PP (APS)	383
	ASWP	2021		ASWP	2789
Haryana	PP (SPS)	406	Rajasthan	PP (SPS)	814
	PP (APS)	610		PP (APS)	895
	ASWP	3077		ASWP	5698
Himachal Pradesh	PP (SPS)	393	Sikkim	PP (SPS)	114
	PP (APS)	460		PP (APS)	157
	ASWP	1420		ASWP	189
Jammu and Kashmir	PP (SPS)	179	Tamil Nadu	PP (SPS)	608
	PP (APS)	192		PP (APS)	713
	ASWP	2185		ASWP	10118
Jharkhand	PP (SPS)	429	Tripura	PP (SPS)	88
	PP (APS)	567		PP (APS)	101
	ASWP	1842		ASWP	697
Karnataka	PP (SPS)	656	Uttar Pradesh	PP (SPS)	52
	PP (APS)	751		PP (APS)	1173
	ASWP	3348		ASWP	2586
Kerala	PP (SPS)	702	Uttarkhand	PP (SPS)	499
	PP (APS)	765		PP (APS)	638
	ASWP	3001		ASWP	1498
Madhya Pradesh	PP (SPS)	880	West Bengal	PP (SPS)	1187
	PP (APS)	962		PP (APS)	1658

	ASWP	3010		ASWP	1811
Andaman & Nicobar	PP (SPS)	101	Delhi	PP (SPS)	234
	PP (APS)	122		PP (APS)	253
	ASWP	388		ASWP	5356
Chandigarh	PP (SPS)	147	Lakshadweep	PP (SPS)	212
	PP (APS)	159		PP (APS)	250
	ASWP	985		ASWP	16
Dadra & Nagar Haveli	PP (SPS)	902	Pondicherry	PP (SPS)	289
	PP (APS)	1046		PP (APS)	433
	ASWP	26		ASWP	168
Daman & Diu	PP (SPS)	590	All India Total	PP (SPS)	568
	PP (APS)	805		PP (APS)	761
	ASWP	10		ASWP	84479

Population per Policeman (Sanctioned Police Strength)=PP (SPS)

Population per Policeman (Actual Police Strength)=PP (APS)

Actual Strength of Women Police= ASWP

Source: Data on Police Organisations in India as on January 1, 2012, Bureau of Police Research & Development, New Delhi

Importantly, 'real policing' for ordinary citizens remain far lower as approximately 3 police officers are recruited for providing securities for each Very Important Person (VIP)¹⁰, which is far more than the actual sanctioned strength of police officers on this matter, though for some VIPs, the number may sometimes escalate even more. Strikingly, a good number of police officers need to be deployed at the time of a major political event or a VIP visit, which severely affects night patrolling and other crime-prevention measures. Very importantly, there remains a dire need in implementing a model of change in real policing for ordinary citizens alongside rectifying the perennial annoyances (inadequate logistics including lack of forensic facilities or specialised crime units, meagre training, and poor intelligence) necessary for making the entire police force more efficient.

Further, NCRB (2011) data unpacks that approximately 83.6% pendency of rape cases in courts across the country. The quick justice sought to the young woman of the Guwahati

molestation case by the honourable Chief Judicial Magistrate's court, Guwahati is an excellent example of fast track court. In the said context, the Act requires that rape trials should be held on fast track court on a day-to-day basis and completed within two months of filing the charge sheets (Table 1). Hence, for the laws to be effective, the infrastructure needs to be built as quickly as possible: for without meaningful reforms in judiciary and police, the Act will remain only as a symbolic tool, no matter as to how stringent the laws are on the papers.

Conclusion

To sum up, the role of the state remains paramount in tackling VAW. Therefore, the law implementing agencies should be adequately provided strategic training to tackle any eventuality with dexterity—even if it necessitate increasing the number sufficiently. Alongside, as also suggested by the JVC report, there remains a desperate need to improve public-police relationship, possibly through a good will venture (perhaps training the police officials as well as the public in gender sensitive programmes). Challenge therefore, lies in scaling the mechanism of coordination and cooperation from few to all stakeholders of the state. To be more precise, the executive, who is delegated with the responsibility of

¹⁰3 cops to protect each VIP, just 1 cop for 761 citizens (2012, April 02), *The Times of India*, http://articles.timesofindia.indiatimes.com/2012-04-02/india/31274675_1_vip-security-protectees-police-personnel (accessed March 03, 2013)

investigating a trial in a judiciary, should bear a sense of accountability (rather than misusing its power) in ferreting out the actuality of the facts so that the outcome of the trial turns out to be unbiased, fair and flawless. At the same time, the incitement and provocation alarmingly disseminated by the media and other information agencies must be shackled appropriately in compliance to decency, morality and social order- the constitutional mandate. Last, and in line with the JVC report, reformation in curriculum right from the primary level of education has to be brought; embracing value based moral lessons; incorporating perception reforms through gender-blind programmes and creating congenial atmosphere in the domestic, social and institutional sectors.

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Demographic Invasion, Assamese Identity and Geopolitics

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Abstract

This article critically examines several dimensions of the Bangladeshi migration to Assam, beginning with the historical background and the factors that led to the Assam Movement. It is argued that the seeds of the apparent failure of deporting illegal Bangladeshis were already implanted in Assam Accord. An analysis of the numbers of the Bangladeshi migrants in Assam and the problems of ascertaining such numbers has been carried out. The impact of large-scale migration on Assamese culture and politics is discussed in view of the balkanisation of the ethnic groups in Assam. Attention has been drawn to the dangers of geopolitics in terms of the proposed North East economic zone. Lastly, a relatively conciliatory and accommodating approach to solve the Bangladeshi issue has been suggested in light of the fact that historical events have overtaken some significant provisions of the 28-year old Assam Accord.

Key words: Illegal migration, Assam Accord, Assam Movement, Assamese identity, geopolitics

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Introduction

The objective of this article is to analyse the various aspects of the burning issue of illegal immigration from Bangladesh into Assam and to consider the practical viability of the various suggested policies in light of historical reality and international relations. The article begins with the historical background of the Assam Movement (1979-1985). This is followed by a discussion of the Assam Accord signed in 1985 and a critical examination of how practical and realistic the provisions of the Assam Accord are. It then examines the controversy regarding the estimated number of migrants from Bangladesh to Assam during the last 40 years and reviews some recent work. This is followed by an analysis of the progress of the implementation of the provisions of Assam Accord, which critically notes the failure of the Government of Assam and that of the Central Government to implement some important agreed clauses of the Accord. Then the article discusses the political consequences and the likely impacts of the perceived large-scale immigration from Bangladesh on the identity of the indigenous people followed by a critical analysis of geopolitical implications of the same. Lastly, it examines policies that have been put forward by various sections of the Assamese society and makes some concluding remarks suggesting a relatively conciliatory stance in view of historical osmosis and human rights.

Historical Background

When the British partitioned the Presidency of Bengal in 1905, the province of East Bengal was merged with Assam, which then was a Chief Commissioner's province. Migration to Assam from the then East Bengal (later East Pakistan from 1946 till 1971 when it became Bangladesh), which was a Muslim majority province, began from 1906, when the All India Muslim League was formed in Dhaka, as an aftermath of the partition of the province of Bengal. Nawab Saleemullah Khan exhorted the Muslims to migrate to Assam. The territorial merger raised alarm amongst the indigenous

population of Assam about losing their Assamese identity. Realising the widespread consternation, the British restored Assam as a separate Lieutenant Governor's province in 1911. However, a strong trend was established for the East Bengal residents to migrate to occupy fertile land in Assam, so much so, that the British Census Superintendent, C. S. Mullen, found it judicious to note the following in his 1931 Census Report on Assam¹ :

"Probably the most important event in the province during the last 25 years, an event moreover, which seems likely to alter permanently the whole future of Assam and to destroy the whole of Assamese culture and civilisation, has been the invasion of a vast horde of land-hungry immigrants, mostly Muslims, from the Districts of East Bengal and, in particular, from Mymensingh".

After the 1937 Provincial election², Gopi Nath Bordoloi led the Coalition Government in Assam from September 1938 and tried to stop the flow of migrants from East Bengal to Assam. However, following the Congress party policy³, Bordoloi resigned in 1939 and Sir Muhammed Saahdullah, President of the Muslim League Party of the Brahmaputra Valley, formed a Coalition Government. During the period from 1939 to 1941, the Saahdullah Government allotted one lakh bighas of land in Assam valley for settlement of the East Bengal immigrants⁴. This was done under the "grow more food" slogan. On this, Viceroy Archibald Wavell⁵ made the uncharacteristically trenchant remark that the Muslim ministers wanted to increase immigration of the Muslim population into Assam under the pretence of that slogan, and that the real motive was "to grow more Muslims". The 1946 Provincial Election in Assam was won convincingly by the Congress party with 50 seats. A Congress Government was formed under Gopinath Bordoloi as premier who took a firm stand on eviction of Bangladeshi immigrants. The reaction of the Muslim League is to demand the inclusion of Assam in Pakistan; and Abdul

Hamid Khan took on the role to execute the League plan to transform Assam into a Muslim-majority province⁶. Bordoloi's efforts were hampered, as he had to fight to save Assam from being a part of Pakistan.

After the partition of British India in 1947, a large number of Hindu Bengalis from East Pakistan moved to Assam, West Bengal and Tripura as refugees to escape religious persecution. The Muslim population decreased to a certain extent as Sylhet was included in East Pakistan; but some Muslim people moved to Assam for economic reasons. The unabated flow of people from East Bengal/East Pakistan continued. During 40 years from 1901 to 1941, population⁷ of Assam increased by 103%, that is, more than doubled. During the next 30 years from 1941 to 1971, Assam's population increased by 118%, that is, doubled in 30 years, indicating a degree of acceleration of the flow of immigrants⁸. This is not because Assam's fertility rate was exceptionally high, but because of immigration. Bangladeshi independence movement and the resulting crackdown by the Pakistani army led to further movement of population from East Pakistan to Assam. During the period of 20 years from 1971 to 1991, population of Assam increased by 52%. However, during the next 20 years from 1991 to 2011, population increased by 40%. A historical deceleration of the flow of immigration to Assam is discernible here. The large-scale emigration from East Pakistan/Bangladesh is also chronicled by the steep decline of Hindu population of 27% in 1947 to 14% in 1971, and then to 10% in 1991. Hindu population in Bangladesh is only 8.5% of the total population in 2011. It should also be noted that immigrants to Assam include both Nepalis and Beharis, although in relatively small numbers.

Serious attempts were made in the early sixties to evict illegal migrants from East Pakistan. The state police followed a strategy which involves having a meeting with the Muslim village elders from the old settlers and persuading them to disclose information voluntarily. One IPS officer⁹ who was SP of Nowgong (now Nagaon)

district managed to evict more than one lakh East Pakistanis (and another lakh from other districts of Assam) in two years. However, the evicted East Pakistanis settled in areas close to the East Pakistan-Assam border, and they began to push out Hindus into Assam (and also to Tripura and West Bengal). Anti-Hindu riots erupted in 1964, and thousands of Hindus fled East Pakistan and became refugees in the North East and West Bengal, and ultimately they were allowed to settle. Prime Minister Nehru wrote to Bimala Prasad Chaliha to ease deportations, but the Chief Minister resisted. Nevertheless, after the 1965 war, Pakistani border guards refused to accept evicted East Pakistanis.

As surreptitious infiltration¹⁰ went on, the Government of India passed the Prevention of Infiltration from Pakistan" (PIP) Act in 1964. Bimala Prasad Chaliha wanted to use the provisions of this Act, but the Chief Minister's political survival depended on 20 Muslim members of the Congress Legislative Party. The rebel Muslim members made it clear to Chaliha that his Ministry would fall if he used PIP to evict Muslims. Thus political expediency forced PIP into backburner.

The Indian Emergency, when President Fakhruddin Ali Ahmed declared a state of emergency on 25th June 1975 under Article 352 of the Indian Constitution, effectively transferred power to Indira Gandhi to rule by decree for 21 months (till 21st March 1977). The Emergency changed the dynamics of politics in Assam and it had debilitating effects on the Congress party of Assam. The issue of illegal immigrants, especially when a lot of them surreptitiously obtained voting rights, once again became a burning issue. An emerging dangerous trend was that the political parties began to demand inclusion¹¹ of names of the migrants who were not Indian citizens in the electoral lists. The problem came to the fore when a revision¹² of electoral lists for the Mangaldoi Parliamentary constituency revealed more than 60,000 names of recently registered people who could not prove their Indian identity. This revelation triggered strong demands for revision of the electoral rolls on

the basis of the 1951 National Register of Citizens (NRC). The All Assam Students Union (AASU) along with Assam Gana Sangram Parishad (AAGSP) launched a movement in 1979 to get rid of illegal migrants or foreigners under the rallying cry "Save Assam to Save India". This now historically is known as the Assam Movement or Assam Agitation, which continued till 1985.

The Assam Movement and the Assam Accord

The six-year Assam Movement had overwhelming support of the people of Assam. ASSU wanted a resolution of the foreigners' problem within the provisions of the Indian Constitution. The agitation had some brutal consequences in terms of number of deaths both because of Indira Gandhi's crackdown on the agitators and riots against Bengali Muslims. An estimated 855 Assamese people died as *sahids*, and an estimated 1753 Bengali Muslims were massacred¹³ brutally by the Lalungs (Tiwas) who felt dispossessed of their land because of Bangladeshi encroachment¹⁴. Assam virtually became ungovernable, and the state administration became dysfunctional. Indira Gandhi imposed the 1983 elections, despite AASU's strong opposition to it, without proper scrutiny of the electoral rolls; and the run up to the elections saw a lawless situation with bridges burnt, houses burnt, deaths in riots and death of 130 people in police firings¹⁵. AASU also stopped the 1981 census. As the Assam Agitation reached a highly volatile and violent stage, delegations¹⁶ from Assam went to Delhi to find solutions. In the end, AASU and AAGSP decided to negotiate with the Government of India, and finally, after 27 rounds of talks, under the leadership of Rajiv Gandhi, the Assam Accord was signed on 15th August 1985. People's hope for a solution and expectation for peace were raised.

Assam Accord is fundamentally a "Memorandum of Settlement"; it was not discussed and passed by the Parliament; and this being so, it does not seem to carry much constitutional weight. However, it contained formidable proposals and served Assam well as it brought temporary peace at least in one

front. On the Bangladeshi issue, the main conclusion is the following: subject to "constitutional and legal provisions, international agreements, national commitments and humanitarian considerations", foreigners who came to Assam after 25th March 1971 will be detected, deleted from the electoral roll and expelled in accordance with law. All foreigners who entered Assam prior to (and including) 1st January 1966 will be entered in the electoral rolls. Nevertheless, all foreigners who came to Assam after 1st January 1966 but before 24th March 1971 will be detected and deleted from the electoral rolls, but after a period of 10 years following the detection, the names of all such persons will be included in the electoral rolls. Irregular issuance of Indian Citizenship will be looked into, and certificates will be issued only by the authorities of Central Government. To stop further infiltration, the border will be made more secure with barbed wire fencing, patrols by security forces on land and riverine routes will be intensified, and adequate number of check posts will be set up. A road along the international border will be constructed to facilitate patrolling. Furthermore, relevant laws for prevention of encroachment of Government lands and lands in tribal belts and blocks will be strictly enforced, and encroachers will be evicted. On the economic front, the Accord promised to establish an Oil Refinery and one I.I.T, and to help to reopen Ashok Paper Mill and Jute Mills.

The Accord was constrained by the Indira-Mujib Treaty¹⁷ of 1971 whereby India agreed to take responsibility of all migrants who entered India on or before 24th March 1971. Thus, the illegal immigrants who entered before that cut-off date obtained citizenship automatically. The detection-deletion-deportation process as envisaged in the Accord does appear to be only an aspiration rather than a firm policy of action in view of the fact that nobody knew how many illegal Bangladeshis were in Assam at that point of time (to be discussed in the next section); and therefore the scale of the administrative and judiciary resources required to implement

that policy were hardly considered. In addition, not a moment's thought was given to whether Bangladesh would accept returnees at a large scale from Assam because no international agreement or treaty on this exists between India and Bangladesh. The detect-delete-deport policy was clearly not implementable without some form of international treaty with Bangladesh, and a reality check should have been done at the level of Central Government before signing the Accord. This throws some doubts about whether the Government of India was serious about achieving a satisfactory resolution to the Bangladeshi issue or whether the Central Government signed the Accord simply to placate the people of Assam.

On the other hand, it was a blatant mistake not to include representatives from the tribal communities, the Adivasis and the Assamese Muslims. Their non-participation in the process of negotiations weakened the Accord's political relevance and legitimacy. These groups of people largely distanced themselves from the Accord over time.

The economic hand-outs of an oil refinery and an I.I.T, however, were concrete actionable proposals.

The Number Game

Reliable estimates of the number of illegal Bangladeshis living in Assam in the 1970s and 80s are not available. There seems to be a mystery about the number of Bangladeshi foreigners or illegal immigrants from Bangladesh in Assam. On 10th April 1992, Mr Hiteswar Saikia, the then Chief Minister of Assam, announced in the Assembly that there were "between two and three million" illegal Bangladeshis in Assam. The economic and political consequences of the presence of the Bangladeshi infiltrators were discussed in a nine-paragraph statement, which was distributed to the media. It is reported¹⁸ that Abdul Aziz, one of the Convenors of 'Muslim Forum', reminded the Chief Minister on 24th May that Saikia's party depended on Muslim votes, and warned that it would take "just five minutes for the Muslims of Assam to throw

Hiteswar Saikia out". Two weeks later, on 7th June 1992, while addressing a meeting of the All Assam Minority Students Co-ordination Committee at Juria (near Nagaon); Mr Hiteswar Saikia did a volte-face and announced that there was "not a single illegal migrant in Assam". A rational explanation of this bizarre episode has never been given to the people of Assam either by Hiteswar Saikia or by his political party.

On 6th May 1997, Indrajit Gupta, the then Home Minister, declared in the Parliament that there were 10 million illegal migrants in India. In 1998, it was published in *India Today* (10 August issue) that West Bengal had 5.4 million and Assam 4 million of those illegal migrants (quoting sources from the Home Ministry).

A number of recent studies focus on different aspects by using robust statistical methods, albeit with a host of assumptions. Nath et al. (2012) use the Leslie Matrix method¹⁹ to estimate the number of undocumented or illegal migrants in Assam for the period from 1971 to 2001, and finds that there were 830,757 illegal migrants for the period 1971-1991 and 534,819 for the period 1991-2001; and thus estimate a total figure of 1,365,574 in 30 years from 1971 to 2001. The decadal trend seems to be increasing. A simple extrapolation of this estimated number at the rate of 2.15% (the natural rate of growth of population in Bangladesh in 2008) for 10 years to 2011 yields an approximate estimate of 1.7 million undocumented migrant population for the period of 40 years from 1971 to 2011. Of course, one has to estimate, though not done yet, and add the figure for the undocumented entry for the decade 2001-2011 to 1.7 million.

Using the so-called survival method²⁰, Goswami et al. (2003) have estimated the total number of migrants into Assam between 1951 and 1991, and using the information on places of birth available in Census data, they have decomposed²¹ the estimated number of migrants into interstate and international groups. The international group of migrants are decomposed further into legal and illegal

migrants, on the assumption that legal international migrants will correctly state their place of birth. Thus, the difference between the total number of international migrants and the total number of legal international migrants is an estimate of the number of illegal international migrants. Their research has revealed some interesting figures [Goswami et al. (2003), Table 3]. In 40 years from 1951 to 1991, the total number immigrants to Assam is 2.9 million out of which 0.9 million (31%) are interstate immigrants and 2 million (69%) are international immigrants. Out of 2 million international immigrants, 0.69 million (24%) are legal and 1.3 million (45%) are illegal international migrants.

In an interesting article, Borooah (2013) carries out an analysis of the historical growth of Muslim and non-Muslim population in Assam relative to that of India. Muslim population in Assam increased from 16% in 1911 to 25% in 1951 mainly because of migration from East Bengal. The figures for the proportion of Muslim population in Assam (figures for India in parenthesis) are 24.7% (9.9%) in 1951, 25.3% (10.1%) in 1961, 24.6% (11.2%) in 1971, 28.4% (12.2%) in 1991, 30.9% (13.4%) in 2001 and 32.4% (17.1%) in 2011. While the proportion of Muslim population remained steady at 25% from 1951 to 1971, it however rose to 28%, 31% and (extrapolated estimate) 32% respectively in 1991, 2001 and 2011. This increase in the proportion of Muslim population is usually "ascribed" to illegal immigration. This is called the "illegal migration hypothesis". Then Borooah argues that both Muslim and non-Muslim population in Assam grew by 182% during the period 1951 and 1971. However, the natural rate of growth of the Muslim population is higher than that for the non-Muslims; therefore, there was non-Muslim migration to Assam. From this finding, he concludes that the proportion of Muslim population in Assam increased during the period 1971 to 2001 because of the higher natural rate of growth of the Muslim population. This is called the "reproductive" hypothesis.

Borooah (2013) then estimates the Muslim and non-Muslim population in Assam, had these grown at the All-India rates from 1951. The difference is termed "excess supply" (net inflow or net outflow). The results show that the net inflow of people into Assam during 1951 and 1961 was 941 thousand people (15% Muslim and 85% non-Muslim), the net inflow during 1961 and 1971 was 1.23 million (4% Muslim and 89% non-Muslim), the net inflow during 1971 and 1991 was 730 thousand (69% Muslim and 31% non-Muslim), and somewhat surprisingly, the net outflow during 2001 and 2011 was 283 thousand (59% Muslim and 41% non-Muslim). Net migration into Assam virtually petered out between 1971 and 2011. However, by breaking down the data by religion, and making some extreme assumptions²², the author finds that the maximum number of illegal Muslim immigrants "comprises 5% of Assam Muslim population of 1,01,04,000 in 2011 and less than 2% of the state's population of 3,11,69,000 in 2011" (p. 48).

In the above studies, there may be data problems about Hindu and Muslim immigration from Bangladesh or interstate Hindu and Muslim immigration/emigration. In addition, under the prevailing political and social circumstances, it is possible that some census data are polluted by deliberate misinformation given by households. However, if one looks at the growth of population at district level, one does get the impression of something which is peculiar, that is, it is symptomatic of population swamp in specific areas²³. During the decade 1951-61, Kokrajhar, Lakhimpur, Dhemaji, Karbi Anglong, Baksa and Udalguri registered respectively 55%, 50%, 75%, 79%, 61% and 54% decadal growth of population. During 1961-71, some of these high-growth districts continued to be so, and Kokrajhar, Dhemaji, Karbi Anglong, Chirang and Baksa registered respectively 55%, 103%, 68%, 57% and 67% decadal growth. For the period 1971-1991, noting that Census did not take place in 1981 in Assam, only the districts showing 70% or more increase are listed. Dhemaji, Karbi Anglong,

Dima Hasao, Chirang, Kamrup, Nalbari, Baska and Darrang registered respectively 107%, 75%, 98%, 103%, 82%, 76%, 74% and 90% growth. For this period 1971-91, Darrang, Nalbari, Kamrup and Dima Hasao are newly flagged up. For the decade 1991-2001, only Dima Hasao registered 25% decadal growth, and the rest show significantly less growth, the lowest being -0.08% in Chirang. It appears that during the decade 2001-11, data for all districts show more or less natural rate of growth with the exception of Dhubri registering 24% decadal growth.

One simple way of estimating the flow of migrants to Assam is to ascertain whether the natural rate of growth of population is lower than the actual rate of growth. If that is the case, then we have net inflow (immigration), as in Assam. On the other hand, if the natural rate of growth of population is higher than the actual rate of growth of population then we have net outflow (emigration), as in Bangladesh.

The annual average rate of growth of population in Assam during 1991 and 2001 was 1.85% while the natural rate of growth of population was 1.63% (and 1.59% in 2000). Therefore, the rate of annual inflow of persons to Assam was 0.22% per annum approximately. Since the population of Assam in 2001 was 26 million, the net immigration in 2001 was 0.22% of 26 million, that is, 57,200 immigrants. If we make the drastic assumption that the same rate continues for 40 years from 1969 to 2009, then we have a figure of 2.29 million. There is, of course, no doubt that the actual rate and the natural rate will vary over four decades, although not wildly. We suspect the actual rate, as the perceived immigration during the 1970's and 1980's was higher. Such an analysis takes into consideration all communities (Bangladeshis, Beharis, Nepalis and others) but does not distinguish between Muslim and non-Muslim immigration. We also find that the natural rate of growth in Assam was 1.57% in 2007. The estimated population was 29 million in 2007, so that the implicit actual annual average rate of growth was 1.84% between

2001 and 2007. Therefore, the annual rate of growth of net inflow into Assam was 0.27%. This gives a net immigration figure of 78,300 in 2007. If we use this figure for the said 40 years, the total number of immigrants will be 3.13 million. Thus, the figure expectedly varies depending on the choice of the year. One would need data for each year from 1969 to 2009 (or from 1971 to 2011) to make an accurate estimate. As the natural rate of growth is fairly stable over the medium term, one can make a guesstimate that the accurate figure for migrants is likely to be between 2 and 3 million between 1971 and 2011. Sinha (1998) estimated that 1.5 million Bangladeshis lived in Assam in 1992. If we extrapolate Sinha's estimated figure at the natural rate of 2.2% up to 2000, and then at 1.85% up to 2011, we get an estimate of 2.18 million.

It is also important to consider what has been happening in Bangladesh where the actual rate of growth of population was 2.0% and the natural rate of growth of population was 2.2% in 1995. Therefore, there was net outflow (emigration) from Bangladesh at an annual rate of 0.2%. The 1995 population of Bangladesh was 124 million. Therefore, we can estimate that 248,000 Bangladeshis emigrated in 1995. Again, on the basis of the drastic assumption that emigration took place at that rate for 40 years from 1971 to 2011, we find that 9.9 million Bangladeshis left their country in four decades. This, of course, does not reveal how many came to Assam. However, a fair fraction of the land hungry poor Bangladeshis did come to Assam as evidenced by illegal occupation of land in Assam. Gogoi (2005) finds that land-man ratio is a significant determinant of migration²⁴ from Bangladesh to Assam, although the differential in per capita income is not.

It will be a useful statistical exercise to use this method and estimate the net inflow migrants into Assam from 1960 to 2011, and then if possible, to estimate Hindu and Muslim immigrants and the other groups of immigrants. Since net inflow of population to Assam includes inflows of Nepalis and Beharis,

it creates an additional complication of the Bangladeshi issue.

Implementation of the Assam Accord Provisions

Election in Assam took place soon after the completion of the Assam Accord, and the newly formed AGP (Asom Gana Parishad) won the election convincingly, and the student leaders formed a new government. It is now apparent that the AGP Government failed to implement the provisions of the Accord. In 1985, ASSU claimed that 7.7 million foreigners were in Assam. The AGP government could not even evict 7700 in five years. The efforts to detect and deport is pathetic. For example, it was reported on 9th December 2009 in Assam Assembly that during the period from 2001 and October 2009, only 10,597 persons were identified as foreign nationals, and only 105 of them could be deported²⁵; and the whereabouts of the rest 10,492 persons was not known to the government. This is what is going on for the last 28 years.

The biggest hurdle in deporting illegal immigrants is the Illegal Migrant (Determination by Tribunals) Act 1983 (IMDT Act) which was passed by the Congress Government. The transparent flaw of the Act was that the onus of furnishing proof against a suspected foreigner rests on the complainant and not on the accused. Furthermore, the complainant has to pay a punitive charge to complain. And worse, a ration card is taken as sufficient proof of domicile status. The IMDT Act was, as Ravi (2012) says, "mischievously legitimized" in the Assam Accord. Sinha (1998) suggested to the President of India that the IMDT Act should be repealed and that the Foreigners' Act of 1946 should be used for detection and deportation of foreigners. In 2005, after 22 years, the Supreme Court of India struck down the IMDT Act and observed that the Act "has created the biggest hurdle and is the main impediment or barrier in the identification and deportation of illegal migrants".

It may be noted that 11 Tribunals were established in Assam under the Foreigners (Tribunals) Order 1964 in order to identify foreigners of 1966-71 stream; and these Tribunals declared 24,376 as foreigners²⁶. The Tribunals established under the IMDT Act 1983 have not been operating very efficiently.

Although tripartite (ASSU, Assam Government, and the Central Government) meetings occasionally take place to monitor the progress of the implementation of the Accord, the border fencing has not been completed. The fencing work started seven years later in 1992. [Note that fencing in Punjab started in 1988 and was completed in 3 years by 1991]. Assam has 262 km border with Bangladesh and 92 km of that is riverine. The proposal of establishing 19 police stations of the river police has not been implemented; also, the 1999 decision of establishing a second line of defence to detect illegal migrants has not been implemented. The border still remains porous, and this must be considered a serious failure after 28 years.

Some other proposals have been completed. Numaligarh Oil Refinery, one Indian institute of Technology, two Central Universities (Tezpur and Silchar), LPG Bottling Plant in Bongaigaon, and three Industrial Growth Centres (Chariduar, Matia and Sonapur) have been established. Ex-gratia payments have been made to the next of kin of those who died in the agitation. But the main objective of detection, deletion and deportation has failed, and in our opinion, for reasons which are imbedded in the Accord, specifically that the Accord did not spell out a robust institutional structure with commensurate resources to handle a complex problem notwithstanding the IMDT Act 1983. In addition, there is no international treaty and there have been no discussions with the Bangladeshi Government on an international procedure that will allow India to send back the illegal Bangladeshi migrants from Assam.

The President of India in his Independence Day message to the nation in 2012 said: "concrete attempts have been made to heal the wounds of Assam; including the Assam Accord.....We

should revisit them, and adapt them to present conditions in the spirit of justice and national interest". Many critics point out this is an implicit acknowledgement of the failure of Assam Accord.

Politics, Culture and Identity

Large-scale immigration always and everywhere creates political, cultural and social problems. Assam is no exception. The indigenous people have to absorb and cope with people with different religion and language. First, consider the districts that have high (above 50%) Muslim population²⁷ in 2001 (percentages in parenthesis): Dhubri (74%), Goalpara (53%), Barpeta (59%), Marigaon (48%), Nagaon (51%), Karimganj (52%) and Hailakandi (58%). Dhubri borders along north-east of Bangladesh; Goalpara, Barpeta are in the west of Assam (closer to Bangladesh); Marigaon and Nagaon are in central Assam; Karimganj and Hailakandi are in the south of Assam, but north-west of Karimganj borders Bangladesh. Now consider the annual average annual rate growth of Muslims during 1971-1991 and 1991-2001 in the following high-growth districts (first and second figure respectively for 1971-91 and 1991-2001): Goalpara (4.0%, 2.9%), Kamrup (3.8%, 2.8%), Darrang (5.7%, 3.3%), Lakhimpur (4.9%, 2.8%), Nagaon (3.9%, 3.1%), Sivasagar (3.6%, 2.6%), Karbi Anglong (5.6% 7.4%), and North Cachar Hills (20.5%, 4.0%) and Cachar (2.3%, 2.7%). These figures reveal that, with the exception of Nagaon, the rate of growth of Muslim population during the 1990's is higher in districts where the proportion of Muslim population is relatively lower. This indicates that immigrants move to newer territory (with lower proportion of Muslim population) in Assam. Second, not only the districts bordering Bangladesh, namely, Dhubri and Karimganj, have higher ratios of Muslim population, but also from Dhubri, Muslim population has spilled over to the other western districts, namely, Goalpara and Barpeta, and from Karimganj to Hailakandi. The population density (people per km²) has increased in these districts. For example, the 2011 figures of population density

show the following: Dhubri (1171 per km²), Goalpara (553), Karimganj (673) and Hailakandi (497) while the state and national averages respectively are 397 and 382 per km². The population density in Bangladesh is 1100 per km². It is indicative of land as a magnet.

District concentration of Muslim population has strong political impact in a democracy. The alleged use of Bangla votes to prop up the Congress to form state government will have some truth in it, if it is found that politicians encouraged foreigners to get registered in the voting rolls. Names of foreigners in the voting lists were found at least in one case, which triggered the Assam Movement. Secondly, with the advent of a strong Muslim political party, namely, the All India United Democratic Front (AIUDF), with the pledged mandate that they will look after the welfare of the Muslims (both Bangladeshi and indigenous Assamese Muslims), the politics of Assam has radically changed as the Muslim party have safe seats in Assam Assembly, and the leader of opposition now comes from AIUDF. It is now openly discussed that AIUDF may form the Assam government in 2016. Reportedly, the Assam Congress Party may take AIUDF as a coalition partner or the other way round.

Land attracts migrants to Assam, but vast areas of land are protected land for the tribal people. Many people are not aware of Chapter X of the Assam Land Revenue and Regulation Act, 1886 (amended in 1947) which is an important piece of legislation that protects the land rights of the tribal people. On the basis of this Act, 45 Tribal Belts and Blocks have been created till 1984, and these areas must be constitutionally protected by the State Government from illegal occupation. The problem can be highlighted with an example of Bodoland, comprising four districts, namely, Kokrajhar, Chirang, Baksa and Udalguri. The Bodoland Territorial Council administers a Tribal Autonomous area; and Schedule VI of the Indian Constitution guarantees protection of the Bodo culture and their tribal land. The root cause of the recent violent disturbances in Bodoland lies in illegal occupation of Bodo land by Bangladeshi

migrants. An area of 16,455 bighas of land in the Binji Tribal block in Kokrajhar District has been encroached by about 3000 illegal non-tribal families. This is not a fiction of imagination; one can visit this area for confirmation of facts. Thus, the Government of Assam has failed its constitutional obligations.

There is a further complication here. When riots took place recently in Bodoland against the Muslim Bangladeshis, the indigenous Muslims also became victims of violence. But the land rights of the indigenous Muslims must also be protected. All over rural Assam, the land rights of the indigenous population is the crucial issue created by legal or illegal migrants' illegal occupation of land. The root cause of the Nellie violence was also triggered by land rights of the Lalungs. The indigenous communities in Assam do fear that their identity is threatened, specifically when alleged Jihadi forces²⁸ protect the illegal Muslim migrants.

An ethnically heterogeneous Assam is progressively getting ethnically divided in terms of tribe-specific autonomous councils, and many demand their own states to be carved out of Assam. This ethnic balkanisation is fundamentally a consequence of policy of appeasement to emphatic assertion of tribal ethnicity, when the emphatic assertion takes the form of violence perpetrated by organised terrorist groups. Therefore, when one says that the Assamese identity is threatened by the migrants, it is not clear who are included as being Assamese. For example, the Bodos claim that the Bodos are not Assamese; so do the Karbis. During the British Raj, and specifically during the independence struggle, a form of social osmosis developed as all ethnic groups were fighting for a single cause; but soon after independence, the social political cohesiveness steadily disintegrated over two or three decades. This is largely because the "mainstream" middle class Assamese, who dominated the politics of Assam in the post-independence days, failed to accommodate the aspirations of the tribal people. Even after the Assam Movement, the AGP government, formed by the young leaders of the movement,

did not accommodate, for example, the aspirations of the co-leaders from the Bodo community.

In a state where multitude of ethnic groups lived for centuries while maintaining its own cultural ethnic identity, one has to refer to the Assamese culture as the combined collection of all the cultures, with minimum cultural mix. "Who is an Assamese?" is a very difficult question to answer. Does language or religion bind us together? Assamese language is predominant, but many ethnic groups will not describe Assamese as their own mother tongue as they have developed their own language and literature. In Britain, if you live in Britain and you have British citizenship, you are British; but you could be British Assamese or British Ugandan. Thus, we can argue that one who lives in Assam and who is an Indian citizen is an Assamese; one could be Assamese Punjabi or Assamese Gujarati. But language plays an important role in the definition of who an Assamese is. A person who does not speak Assamese will not be referred to as an Assamese in the context of India with a multitude of provincial languages. Religion is an over-arching pan-India factor that does not bind the Assamese as a cultural group, perhaps with the exception of the rejuvenated *Sankari* culture involving not only the "mainstream" Assamese but also many from the ethnic minorities. Muslim culture is different from the Hindu culture, and even among the Hindus, the Vaishnavs are different from the Brahmins. The core Assamese culture historically is based on the contributions of Mahapurush Srimanta Sankardev.

Can the Brahmaputra and Rongali Bihu, romantically associated with Assam, override the dividing forces of ethnicity and religiosity and inspire to form or define Assamese identity (*jati*) or sub-nationalism in concordance with Indian nationalism? During the Assam Movement, the Assamese nationalism manifested itself in large processions and other non-violent protests, because there was a cause that bound people from all ethnic groups together. But, as Baruah (1999) points out,

Assamese nationalism must correlate to Indian nationalism, and one cannot exist without the other. However, after the Assam Movement, Assamese sub-nationalism broke into various ethno-nationalisms, and putting it back together is a major challenge.

The process of ethnic balkanisation is endogenously generated; and Bangladeshi migration is not a contributing factor, although one observes that the whole process of ethnic disintegration started mainly after the Assam Movement with the proliferation of scores of ethnic terrorist groups. This has led to a social and political situation of separate development in the shape of the many Autonomous Councils. The large-scale migration from Bangladesh has led to stronger integration of the Muslim communities (including both the indigenous and recently migrated Muslims) under dedicated leadership.

Geopolitics and Infiltration

The greatest danger to Assam is the quiet aspiration of Bangladesh to make Assam a part of North East economic zone with Bangladesh. During the Indian Prime Minister's visit to Bangladesh in September 2011, he received a plan of the proposed economic zone where there will be free movement of labour without any passport control.

Such proposals are offshoots of the theory of lebensraum²⁹ propounded by two intellectuals³⁰, namely, Sadeq Khan and Siddique Ali Chowdhury. In an article³¹, Sadeq Khan observes that there will be a shortage of living space in Bangladesh in the beginning of 21st century and says: "A natural over flow of population pressure is very much on the cards.....The natural trend of population over flow from Bangladesh is towards the sparsely populated lands in the South-East of the Arakan side and of the North East towards the area of the Seven Sisters of the Indian subcontinent". Barkatakty (2013) reports that Siddique Chowdhury's ideas are dangerously aggressive, as Chowdhury suggests that the Bangladeshi exodus to the North East must be maintained at any cost³² by encouraging illegal migration

with a strategy of fomenting violence to occupy land.

In this connection, it is interesting to note ULFA's attitude to the Bangladeshi migrants to Assam. ULFA has been silent on the Bangladeshi issue, although ULFA itself is a product of the Assam Movement with the sole aim of sending illegal Bangladeshis out. Mahanta (2013, p.68) has quoted ULFA's *Prasar Patra* of July 1992 that spells out what ULFA thinks on the Bangladeshi issue. It is the following:

"When we refer to the Assamese, instead of meaning the Assamese-speaking people we actually mean the different inter-mixture of tribal nationalities – those who are committed towards working for the good of Assam. The mixture of nationalities that is the Assamese is, in reality, the result of immigration. We consider the immigrants from East Bengal to be a major part of the national life of the people of Assam. Our freedom struggle can never be successful without these people..."

Furthermore, Mahanta (2013, p.70) quotes surrendered ULFA cadre, Traloikya Saikia (alias, Ranjit Ingti) whom the author interviewed:

"ULFA's relationship with the immigrants (the cadre used the word charbashi) became more cordial after 1994 – it's always safe to take shelter in the Char areas and the miyas (inhabitants of Char areas are known as Miya) don't question us"

It appears that ULFA welcomes the migrants from Bangladesh to Assam, and accepts the migrants' help to free Assam from India. No doubt, the migrants have helped ULFA. This attitude of ULFA did certainly encouraged infiltration, particularly when the ULFA leaders were taking shelter in Bangladesh.

If the intellectuals of Bangladesh openly espouse such theories and blatantly encourage outflow of population from Bangladesh to the North East, then it is very likely that the *Jihadists* feel encouraged to work out a grand plan of greater Bangladesh. The districts of

Assam with high proportions of Muslim population, which are situated along the Bangladeshi border, will be vulnerable for *Jihadi* activities possibly leading to a political scenario similar to that in Kashmir. The Government of India seems to be oblivious to such possibilities.

Concluding Remarks

The sacrifice of the Assamese people during the Assam Movement now appears to have been in vain. The Assam Accord, a document not passed by the Parliament, is now outdated as events have overtaken it. The seeds of its failure were already in the document, namely, the IMDT Act 1983, the lack of robust administrative machinery with commensurate resources, and the lack of an appropriate treaty with Bangladesh. It may be noted that, during the Prime Minister's visit to Bangladesh in 2011, a total of 64 agreements were signed between the two countries, but there was no discussion about the Bangladeshi migrants to the North East. We have no expectation that detection and deportation will take place, detection and deletion may still take place.

Even if we had a treaty with Bangladesh, detection and deportation of millions of people, by following elaborate legal procedures, are simply not feasible. This explains what has happened during the last 28 years. Furthermore, Bangladeshis who have lived here, say, from 1971, have children who are now adults. They are born and brought up in Assam, and these children are Indian citizens. Eviction of such families, although they entered Assam after 1971, will fall foul of human rights. More than quarter of a century has passed, and as time passes, it becomes relatively more difficult to follow the policy enshrined in the Accord. The policy should be switched to prevention of further infiltration, keeping in mind the first soundings for a greater Bangladesh. Also, empirical evidence reveals that the flow from Bangladesh has somewhat slowed down. As economic development takes place in Bangladesh and land to population ratio in Assam increases, the inward flow of migration from Bangladesh will naturally end.

We have a simple but radical solution based on two policies: first, declare amnesty to all Bangladeshi immigrants who have lived in Assam for the last 30 years or more and/or who own land with *patta*. This probably is the de facto situation although not de jure. This group will gain Indian citizenship. It is true that this policy will bring the critical date to 1983, but 30 years is a long time in history. Second, issue work permit to those who have lived in Assam for less than 30 years and/or who do not own land. This group will not have voting rights, as they will be treated as foreigners.

The problem then is how to accommodate and assimilate the vast number of Bangladeshis who are already in Assam. Here, we are considering all migrants to Assam: Hindu or Muslim migrants from Bangladesh, Nepalis, Beharis and other migrants. Some of the findings in the recent empirical work are puzzling, but we are not convinced, in the presence of other empirical evidence, that only the "reproductive hypothesis" explains growth of Muslim population and that the "illegal immigration" hypothesis has very little to do with it. The empirical evidence in the section *Politics, Culture and Identity* shows that the actual rate of growth of Muslim population is higher than the natural rate of growth of the Muslim population in many districts. However, we should be concerned with all migrants, legal or illegal, and not just Muslim migrants. Politicians have started quoting the "reproductive hypothesis" in an attempt to brush aside the problem of Bangladeshi immigration.

Illegal occupation of land is the most important issue, particularly, the occupation of land in the tribal belts and blocks. There is fairly significant evidence that the Bangladeshis migrate to Assam to find land; and therefore clashes in the rural areas are inevitable and this is the reason why there are clusters of Bangladeshis. The policy should be to disperse the Bangladeshis to all parts of the North East, and some government land has to be allotted to them for settlement. Also, there should be attempts to wean them out of the land intensive activities

to other labour intensive activities. Moreover, the Bangladeshi migrants do make serious attempts to integrate with the society in which they live because many have given up their mother tongue and have begun speaking Assamese; and they are prepared to marry local women.

Second, we should seek help from the indigenous Muslim communities to work with the Bangladeshi Muslims for peace and harmony. If the migrants feel threatened, as they are now, the *Jihadi* forces will find a natural ally for support, as they seem to have now.

Updating the National Register of Citizens (NRC), 1951 has not been completed. The Centre has only recently accepted the modalities for update; and revision will be done on the basis of the original NRC of 1951 and the electoral rolls up to 1971. The completion of this task will clear up a lot of problem associated with election in Assam. The illegal migrants will be flushed out; but our earlier policy suggestions will still apply.

The politics of Assam has radically changed, and the new Muslim political party will have immense clout as they have constituencies where their candidates are guaranteed to win. The only way out of this political quagmire is to do the unthinkable, that is, for the AGP to bury all hatchets and merge with the Congress party – a step that history will call patriotic in the distant future.

¹ See Mullen (1931). Also, reported in Singh (1990, p. 59).

² As the British granted partial Home Rule, provincial elections took place in 11 provinces of British India in 1937. In Assam, the Congress Party won 33 seats, the highest number for any political party. But the Governor of Assam called on Maulavi Saiyid Sir Muhamed Saahdullah, the leader of the Muslim League Party of the Brahmaputra Valley, to form a government; and he did so with the help of the European and other tribal and non-tribal members on 1st April 1937. The Saahdullah government was forced to resign twice; and ultimately Gopinath Bordoloi formed the first Congress Coalition government in September 1938 (with the help of Subhas Chandra Bose).

³ Since Viceroy Linglithgow declared war with Germany on 3 September 1939 without any meaningful consultation with the political leaders of India, the Congress Party resigned from all Provincial Governments.

⁴ See Bhuyan A.C. and S. De (1999, p. 262)

⁵ See Moon (1978). Also, reported in Hazarika (2000) and Singh (1990, p.70).

⁶ Jinnah demanded Assam to be included in Pakistan, the Central Congress Leadership almost agreed to it. With the intervention of Mahatma Gandhi, Bordoloi fought hard to save Assam from inclusion in Pakistan. For this, Assam should be eternally grateful to Bordoloi. It is also an uncomfortable thought that the Central Congress leadership under Nehru and Patel considered Assam expendable in their eagerness to expedite independence of India.

⁷ Population (in million) in Assam in 1901, 1941, 1971, 1991 and 2011 respectively is 3.29, 6.694, 14.625, 22.295 and 31.169.

⁸ A collection of useful articles are in Kumar (2006).

⁹ The young officer was K.P.S. Gill who was interviewed by Hazarika (2000) and the following quoted paragraph explains the strategy:

“So the effort was to develop a process of voluntary disclosures. Police officers would take down the details of those who surrendered. These individuals were herded into the Jubilee Field at Nowgong before they were placed on trains headed to the East Pakistan border. At the time, the Pakistan border guards made no effort to resist this push-back policy. Gill feels that the ‘surrender’ scheme was ‘the best scheme, it actually worked and there were virtually no complaints against the police on grounds of harassment’. Those who filed cases against the police challenging the legality of the decisions lost their appeals, strengthening the validity of the moves. As Nowgong’s superintendent of police, he [Gill] supervised the organisation of a system that pushed out more than 100,000 East Pakistanis in two years. Another 100,000 were sent out from other parts of Assam, he adds.” (p. 59).

¹⁰ Referring to K.P.S Gill, Hazarika (2000) writes: “The former police official blames corrupt land revenue officers who would take money from settlers to place them on records and thus give them the sanction for getting on voters lists. That was equivalent of ‘virtual citizenship’ without signing any papers for it!” (p. 61).

¹¹ See Sinha (1998, Chapter 3, Clause 5), Hazarika (2000, p. 57).

¹² The election was necessitated by the death of Hiralal Patwari who held that seat.

¹³ Hazarika (2000, p. 49-53) who visited Nellie describes this tragedy.

¹⁴ Sinha (1998, Chapter II, paragraph 17) writes about an IPS officer, Mr. E.N. Rammohan, DG BSF, who mentioned that in 1971, Assamese villagers from Garukhut and Sanua cultivated some 5000 bighas of land in the island Chawalkhowa and then stated the following: "In 1982 when I was posted as DIGP, Tezpur, there was a population of more than 10,000 immigrant Muslims on the island.....In 1983, when an election was forced on the people of Assam the people of the villages living on the banks of Brahmaputra opposite Chawalkhowa attacked the encroachers on this island, when they found that they have been given voting rights by the Government. It is of interest that Assamese Muslims of Sanua village attacked the Bengali Muslim encroachers on this island. I am a direct witness to this."

¹⁵ See Mishra (2000, p.133)

¹⁶ There were two delegations: one of legislators led by Golap Barbora (Janata Party Leader) and the other of writers led by Birendra Kumar Bhattacharyya.

¹⁷ This is the Indo-Bangladeshi Treaty of Friendship, Cooperation and Peace signed between Indira Gandhi and Sheikh Mujibur Rahman in 1971.

¹⁸ This is stated in Sarmah (2012) and also reported in *Frontline*, July 7, 1992.

¹⁹ This method was developed by Patrick H. Leslie. See Leslie, P.H. (1945). This method uses three steps to estimate undocumented migration. Nath et al. (2012) describes these steps as the following: "Step 1: The Census base population of age and sex has been projected by using life table survival rates and age specific fertility rates..... Step 2:The projected population is compared with the respective years of census population and the difference is attributed to total net migration during the period. Step 3: The volume of net migrants calculated from census place of last residence is subtracted from the volume of total net migrants estimated in Step 2, and the difference is attributed to undocumented migration of respective periods."(p. 169).

²⁰ Goswami et al. (2003) carry out a good discussion of this method. In survival method, different survival ratios are applied to different age groups instead of the births and deaths figures for the whole population.

²¹ It is assumed that the migrants born in India will correctly state their place of birth as they have the right to live in any part of India.

²² See Borooah (2013, Section 2, p.48).

²³ We consider here decadal population growth of 50% or more.

²⁴ Gogoi (2005) also finds that the geographical distance between place of origin and place of destination is also a significantly negative determinant of migration so that

Assam receives a large number of migrants from Bangladesh.

²⁵ Referring to his minimum and maximum estimates of illegal Muslim immigrants (which respectively are 125 and 502 thousand), Borooah (2013) states: "To put the matter in perspective, in the 27 years between 15 August 1985 and 30 April 2012, 54,500 have been declared as "foreigners" from Bangladesh by the various tribunals in Assam that adjudicate on these matters" (p.48). Borooah seems to think that his findings strike a chord with reality as only a few illegal Bangladeshis are detected and deported. However, this pathetic reality may also be explained by a lack of appropriate administrative structures with poor resources, corruption and shrewd legal manipulations.

²⁶ This seems to clash with Borooah's (2013) assumption that all Muslim Bangladeshis coming to Assam between 1966 and 1971 can be treated as legal.

²⁷ Unfortunately, to the best of our knowledge, the 2011 Census figures are not yet published.

²⁸ There are about 22 Muslim terrorist groups in Assam.

²⁹ "Lebensraum" is a German word, and it means 'habitat' or 'living space'. It was an idea of Adolf Hitler; and it became a major component of the Nazi ideology.

³⁰ Sadeq Khan is a lawyer and diplomat; and Siddique Ali Chowdhury is a retired Professor of Economics.

³¹ It was published in the weekly newspaper *Holiday* on 18th October 1991.

³² Barkatky (2013) has expounded Siddique's theory in the following words: "His theory was (a) cross the border by any means, (b) avoid security personnel, (c) mingle with people with Bangladeshi origin, (d) fan out in different directions after crossing the border (sleeper cells will help and show the different routes), This was the first stage". The second stage is more vicious. "In this stage a meticulous plan was drawn up (about) how to occupy and grab lands by creating artificial trouble on a simple pretext as had been witnessed in the recent violence". The sleeper cells get the violence going so that the Bangladeshis could get to the relief camps as victims. Once they are there, the State Government takes care of them, as there is a strong Bangladeshi lobby in the corridors of power to get things done.

About the Author

Dr. Jitendralal Borkakoti who originally comes from Golaghat, Assam, lives in Hertfordshire, England. A graduate from Delhi University where he obtained his BA (Hons) Degree from Hindu College and an MA from Delhi School of Economics, Dr. Borkakoti went on to earn his MSc (Econ) Degree and a PhD in Economics at the London School of Economics & Political Science. A specialist in International Trade, he taught International Economics, Development Economics and Mathematical Economics at Middlesex University Business School, London, and retired as Principal Economist. He has published in reputed international journals, and also a 600-page book on international trade (International Trade: Causes and Consequences, Macmillan Press Ltd, London, 1998). Although he is now retired, he continues to produce research output. His current research focus is on (a) globalisation and poverty reduction and (b) terrorism and economic development in Assam.

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How do the poor handle money? What do the financial diaries of char dwellers tell us about financial inclusion?

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Abstract

Derived from livelihoods surveys and ethnographic material about people living on the chars, or river islands, in deltaic lower Bengal, this paper illustrates the complex, diverse and ingenious ways that the poor manage money. These islands constitute some of the most vulnerable housing locations of some of the poorest communities; state services and facilities do not reach the chars because they are not listed as land in revenue records. It demonstrates that the poor live in a diverse economy where community spirit, family assistance and trust play roles equally important to markets. In doing so, it puts forth a grounded-in-the-field, evidence-based, critique of the slogan 'financial inclusion' that has gained prominence in recent years.

Key Words: Poor, livelihoods, money management, financial diary

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Introduction: Living on Next to Nothing

By definition, the poor do not have ready access to money, which is basis to the concept of 'financial inclusion'³. Dewan (2011) suggests that exclusion from the financial sphere occurs at two levels: the more vulnerable people are kept out of the payment systems; and excluded from the formal credit market itself, compelling them to access non-institutional sources. Therefore, interventions that are designed mean to connect them to mainstream banking and lending systems so that the poor can access capital from the market when they needed it. The problem with the market-driven process, described (Harper, 2011: 50) as 'microfinance banana skins' raised by a number of scholars in recent years, is that the poor are then linked to themselves with all things 'micro' in credit and finance. The assumption is also rooted in a refusal to see the poor as competent managers of money and finance, and all non-market financial arrangements as exploitative. Financial inclusion also assumes that those who are to be brought 'within the net', that is, those who live within a certain political boundary, as 'legal' citizens. These assumptions lead to a neoliberal market discourse that piggybacking on which rides a prescription, which is then quickly usurped by states.

To investigate how the extreme poor make a living, we look at people living on the *chars*, or river islands, in deltaic Bengal⁴. We focus on six chars of lower Damodar River, downstream from Burdwan town in West Bengal. A significant number of people live on the *chars*, in a physically uncertain, legally unsure, and ecologically fragile environment. Their vulnerabilities arise from a number of factors: annual inundation; riverbank erosion; paucity, or

complete absence of state services such as roads and electricity, water supply and sanitation; and the illegitimacy of their very existence arising from lack of legal status both of their lands and themselves⁵. To 'subsist' is to live on a day to day basis coping with needs and situations as they arise '*din ani, din khai*' (living on daily earnings) as many char dwellers say. To survive, people have fine-tuned sophisticated 'hand-to-mouth' survival strategies to cope with poverty (Samanta and Lahiri-Dutt, 2005).

One should not describe this way of life as non-monetary; money surely plays an important role in the well-being of households, but communities are generally 'cash-poor' with a high level of indebtedness. To understand how the poor people survive on low cash incomes and manage what finances they have we need to see what happens inside the household. What informal credit systems do they depend on? What roles do trust and hope play in their survival? This paper explores the multiple sources of informal credit that the poor have created, investigates how these sources are mobilised and accessed by individuals, and highlights the role of informal credit in livelihoods and the overall well-being of individuals, households and communities.

Study Area and Method

This paper emerged from a broader research project on the livelihoods of people on the chars of the Damodar River in deltaic Bengal in eastern India. Different phases of this self-funded intensive field-based empirical research were carried out from 2002 to 2010. The chars are located on the Damodar either within the Burdwan or the Bankura districts of West Bengal (see Fig 1). We studied the chars that were more

³ For example, see DNA, Mumbai on 22nd December 2008 <http://coveringdeprivation.acjnewsline.org/coveringdeprivation/Vidarbha/sayantani-new%20suicides.html>

⁴ For more on natural characteristics of charlands or river islands, please refer to Lahiri-Dutt and Samanta (2007).

⁵ Besides those who were settled during the 1950s by the then government after Partition, char-dwellers generally comprise Bangladeshi migrants who have migrated in the last three decades or so. The Bihari community that lived on chars have gradually dwindled (see Lahiri-Dutt, forthcoming).

accessible from the northern (Burdwan) embankment.

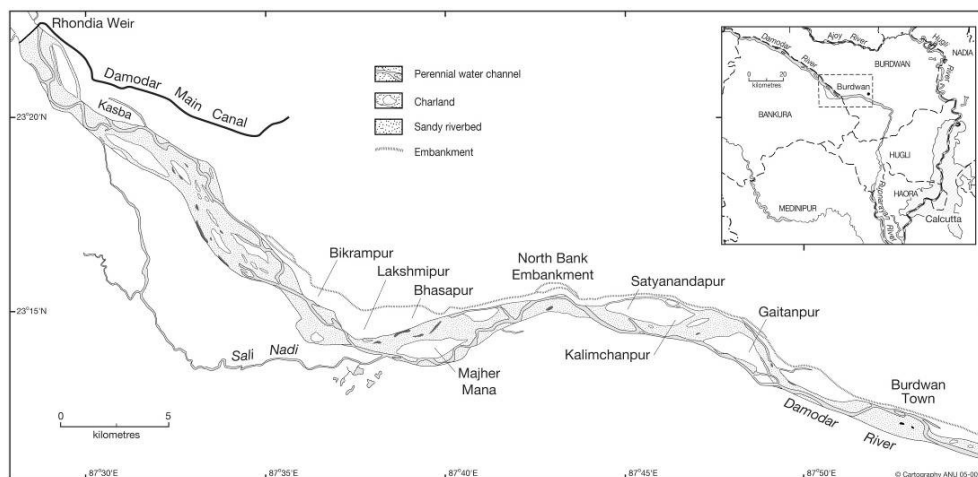


Figure 1: Chars that were studied on the Damodar River, West Bengal

The study was undertaken at two levels: community and household. At the community level, we initially looked into indebtedness, sources of credit and the reasons for debt of char dwellers in seven chars. Table 1 provides some of the survey data to illustrate the grinding poverty of char dwellers; it is presented at the end so as not to divert attention to quantitative data. Suffice it to say that two-thirds of the families are indebted, although the proportion varies significantly across the chars we studied.

The remoteness of individual chars and the period of occupation by its inhabitants seem to influence the level of indebtedness. Within a given char, the amount of debt varies widely between families. Indebtedness of about 45% of them is low, less than ₹5,000, while 40% of families have medium-level debts varying between ₹ 5,000 and 20,000. The remaining 15% of families are heavily indebted with loans of more than ₹ 20,000. If we assess the average level of debt for the indebted households across the chars, then those on Gaitanpur, Bhasapur and Kasba have borrowed the most.

In an effort to understand the informal sources of credit and money circulation systems within the chars, we explored the financial strategies of households to manage money. Ten households from four chars participated in this exercise, and

allowed us to record and analyse their financial policies and economic behaviour in detail. This was done by keeping financial diaries based on daily interviews over a one month period in both a lean season (the monsoons, when the river is in spate) and a peak season (winter, when the chars are cultivated). These diaries, much like household-level balance sheets and/or cash-flow statements, recorded how individual households managed their money. In this paper, we present the cases of four families from Char Majher Mana and Char Bhasapur having different household composition and different levels of debt.

A few words about the subjective nature of the research method are relevant here. To start with, the world of the *chars* was entirely different to ours, the authors, who lived in the Burdwan district. We had carried out research in the area previously but, as outsiders, securing access to the char people's homes and lives was not a straightforward and easy process. This particular study was undertaken only towards the end of the project, when we had earned a reasonable amount of trust within the community. The precarious legal situation of char dwellers also meant that we needed to exercise caution and ethical judgment. Only those who were willing to be transparent about their finances participated in the survey. Because of its personal nature,

each family had the option of leaving the study at any time. We also asked the younger and school-educated women and men of local communities to act as researchers: they visited the families every evening in their homes to note down the day's activities that involved money.

Approach of the Study

Programmes of poverty alleviation use the concept of 'financial inclusion' on the belief that because the poor are subject to usurer exploitation when they are excluded from financial services provided by banks and other financial institutions (RBI, 2006; 2007). Giving them access to banks thus, becomes the primary policy measure to help the poor escape the trap, or vicious cycle of poverty. Traditional modes of moneylending, or usury, are widely considered as evil and exploitative, and there is no interest in to why people might access these 'services'. Two policy prescriptions follow logically: the first is to close informal modes of credit delivery outside mainstream regulatory measures; the other is to find the means to associate 'inclusion' with eradication of poverty and, if possible, other by-products such as women's empowerment, and protection of the poor from exploitation by moneylenders who charge exorbitant rates of interest. These are reasons why international financial agencies such as the World Bank in their 2001 report on attacking poverty have promoted financial inclusion as a primary strategy for poverty alleviation. Consequently, the concept has spread like wildfire among the states and international donors as the key ameliorative strategy to alleviate poverty. In India, financial inclusion through microcredit made a start under the leadership of the National Bank for Agriculture and Rural Development (NABARD) in the 1990s in the form of the SBLP (State Bank Linkage Programme) to bring the poor within the formal financial system. The strategies of financial inclusion generally expect the poor to build livelihoods to escape poverty through self-employment with the help of only a very small amount of credit.

The jargon of financial inclusion has been presented as an apolitical tool, without understanding how poverty is being created by various government policies, either in the form of structural adjustment programmes that involve withdrawing basic services from the poor or by the encroachment on livelihood assets and common property resources of the poor by foreign and private capital. The concept of financial inclusion has easily lent itself to intervention to provide microcredit, which is claimed to be the most efficient means of poverty alleviation and the best way to make the poor self-reliant (Hulme and Mosley, 1996; Morduch and Haley, 2002; Zaman, 2004). Microcredit has been criticised in recent years however. Scholars (Duvendack et.al., 2011) have pointed out that there is no clear cut evidence that microcredit schemes have a direct, positive impact on poverty or on livelihoods and hence, may not be useful in the long run. Although, the main arguments for microcredit-based financial inclusion are poverty alleviation and empowerment of women, studies have shown that some of the interventions neither help poverty alleviation (Hunt and Kasyanathan, 2001; Kabeer, 1998; 2000; 2005) nor significantly empower women (Burra et al., 2005; Cheston and Kuhn, 2003; Kalpana, 2005; Karim, 2011). Financial inclusion, as envisaged by micro-credit programmes, often does involve other aspects of human development and well-being, for instance education, access to credit, capacity-building for production, and awareness of and linkages to the market economy (as argued by Alphonso, 2004). Most policy initiatives focus on microcredit singularly, largely ignoring the other three elements. Studies (Guerin and Palier, 2005; Krishna, 2003) have also noted that the provision of microcredit in the name of financial inclusion have actually increased the levels of indebtedness of the rural poor. Despite the immense popularity of microcredit, no clear evidence yet exists that financial inclusion has positive impacts on poverty and livelihoods (de Aghion and Morduch, 2010). Some civil society

research initiatives for the urban poor in India (such as by Nirantar, 2004) have equated microcredit with a 'band-aid' applied to a deep wound without treating it. They argue that microcredit has discouraged the exploration of other strategies to combat poverty and unemployment in India. To try to alleviate poverty and its related problems without analysing the social and economic issues of unequal resource access and distribution is a superficial exercise.

In academic discourses on poverty, debate has so far been centred on the measurement of poverty, the yardsticks and indicators, poverty alleviation strategies, and financial help from donor agencies, governments, and non-government institutions. The literature on what constitutes poverty tends to subsume efforts to understand how poor people survive with an irregular income of less than \$2 a day. Planners and policymakers, who design schemes for poverty alleviation, neglect the importance of understanding the financial practices of the poor. The broad-based economic surveys that they carry out do not cover the minute details of the income and expenditure of the poor over time. Nor do anthropological studies come up with quantitatively understandable details about the financial management by the poor. Only a radical shift in research methodology, away from the universal answers, can fill this gap in understanding and identifying viable methods of cash management. What is needed is 'thick description' (as called by Geertz, 1973: 3) that will contextualise lives. Indeed, theorists are increasingly paying attention to the social economy that was largely ignored by economists trained to see only in a certain way (Murray, 2009). A number of empirical studies by mainstream economists have provided a body of empirical evidence to add muscle to their arguments (see Banerjee and Duflo, 2011). Pertinent to our project is the research by a group of scholars (Collins et al., 2009) who used the technique of financial diaries of 250 poor

households to understand their fiscal policies for daily maintenance in the short term as well as in the long term. Their robust analyses offer fascinating insights into the monetary lives of the poor. Our observations verify some of their findings; for instance that the poor cannot necessarily always plan for the long term. The ways in which they plan for the long term and thereby, save money are different, requiring a high level of inter-household cooperation and collaboration. The poor also do not consume their entire incomes immediately, but try to put their money in different places to minimise the risk of loss. In other countries, a growing body of literature shows that customary practices, state regulations, and market exchanges give rise to a hybrid economy (see Altman, 2009a; 2009b for examples on traditional/aboriginal/indigenous societies). From a theoretical perspective, such diverse economies have been conceptualised by the human geographer, Gibson-Graham (2006).

Managing Money at the Community Level

In general, only about 10% of char families have access to the formal credit that banks offer⁶. This is because many do not have ration cards or other documents to prove their citizenship. Use of banks is also low because the lands, the char families cultivate are mostly unrecorded in revenue records and thus, of no value to banks as a mortgage. Lastly, the chars are physically remote, some only accessible by water even during the dry season. Those families such as farmers with valid land titles that access the formal credit systems of banks are relatively better off. The financial situation of each household is specific to that households and can change dramatically even within a short period of time. Whilst some can overcome pressing needs in the short-run or in the long run, there are also cases in which households have sunken deeper

⁶ In Char Gaitanpur, the proportion of families having access to financial credit is about 14%. However, it is exceptional for households to have any kind of savings account—either in a bank or in a post office.

into poverty. Often, vulnerability to physical emergencies such as floods and riverbank erosion, as well as to financial emergencies such as crop failures, medical emergencies, sudden death of the male income-earner, or social obligations such as a daughters' marriages have worsened the family's well-being by compelling the sale of land.

The 90% of char households who cannot access banks depend on a number of informal credit sources. The availability of credit and the conditions attached to it play an important role in determining livelihood strategies of these people. Households without any savings frequently borrow from various informal credit organisations. Of the different sources of credit available locally, the most important (52%) for the char dwellers is still the *mahajans*, or moneylenders, followed by relatives and friends (38%), then banks (10%). Reasons for taking loans vary widely; reasons can include daily consumption needs as well as building of livelihood assets like the purchase of land or to meet exigencies such as a daughter's marriage. Among landowners and sharecroppers, loans for agriculture are most significant, whereas small consumption needs, especially in the lean season during the monsoons, dominate among the landless.

Role of the Mahajans

The most significant source of informal credit in the chars is the moneylender, locally called the mahajan. Even though people pay a high interest rate of ₹50 to ₹60 per ₹1,000 each month to the mahajan, the poorer families still depend on them. The obvious reason for this is that there little or no access to formal credit from banks. The other reason is more psychological—a faith or trust in the old system and the advantages of taking out a quickly repayable loan. The moneylenders also prefer short-term loans, as they believe that the poor cannot repay longer-term loans. It becomes difficult for the farmers to repay the loan, if profit is low from a crop due to a fall in the price level or due to accidental damage of the crop by drought, flood, or pest

attack. For this reason, the moneylenders selectively judge the repayment capacity of the borrower. Unfortunately, the poorest of the poor sometimes do not get a loan even from a moneylender. To ensure repayment from the poor, some businessmen-cum-moneylenders prefer special conditional loans called *dadan*.

Dadan on chars

Dadan is a traditional advance-lending system that continues to play an important role in the subsistence economy of the chars. Here, the farmers borrow the total amount required to produce a certain crop in cash from the mahajans, who are also wholesale businesspersons selling agricultural goods. Some portion of this loan may be in kind, as agricultural inputs. The interest rate is commonly set by the mahajans depending on his personal relations with the client—his familiarity with and trust in him or her as a borrower. The essential condition of dadan is that the farmer is required to sell the crop only to the respective mahajan. As a result, in a year of low prices or crop loss, the farmer may have to give away the entire harvest to repay the loan. Some moneylenders may even buy the produce lower than the market price. In spite of these exploitative pre-conditions, for a number of reasons char-dwellers prefer dadan to the usual form of loan from moneylenders. Mahajans generally try not to lend to the farmers whose repayment capacity is poor, whereas a dadan loan is accessible even to poor farmers. Another reason of preferring dadan is the possibility that the mahajans would be lenient and allow one more year for repayment if the farmer is in real distress. The mahajan may also waive off the additional interest. This mutual faith and trust add a positive dimension to dadan.

Operation of credit groups

Informal credit groups are a relatively new addition to the sources and ways of credit mobilisation in the chars of Damodar. The oldest group is the Bhasapur Gram Samiti that was formed in 1999 by three or four early settlers. The Samiti now has 400 shareholder members

scattered over Char Bhasapur and six other adjoining villages. These societies are not registered and can, therefore, be considered illegal. Few people are prepared to discuss these informal credit groups in public, and not everyone has a clear idea of how these groups operate.

Usually such societies are run by a core *parichalan samiti* or management committee comprising six to ten members (depending on the total number of member). The membership of the committee changes every three years. All monetary transactions (getting loans, repayments, and dispute resolution) are carried out at monthly meetings in the presence of all the members. Core members are also selected in those meetings to be the office-bearers for three years. In March 2011, this committee had a capital of ₹14 lakh—a substantial increase over the initial capital of ₹1.5 lakh in 1999. This capital is kept in a nearby bank in an account jointly held by two or three founding members.

These informal credit groups operate much like an informal bank, and people living on the chars use them for both credit and savings. The informal credit is provided at interest rates less than those charged by local moneylenders, 5% per month, that is, 60% per annum, but still at 36%, which is more than three times the rate charged by commercial banks. These groups flourish not only because char-dwellers are unable to access the banks without citizenship papers; even those who could are reluctant to use banks and prefer to use these groups. The reluctance is rooted in the large amount of paperwork required by banks, which is conducted in English, and going to the bank is a daunting task for the illiterate poor. Others, who use credit for cropping, benefit from the shorter application and loan processing time of these informal institutions.

Effectiveness of informal credit systems

When we asked individuals about the effectiveness of these informal credit mobilisation systems, responses were varied.

Families with more land usually benefit more from these credit groups: they can procure a short-term loan, especially just before a cropping season more easily and can immediately repay with interest after the harvest. Some relatively better-off families also use credit as a way to build up savings. The poorest families prefer this source of credit, as no assets are required to be mortgaged. There are also differences in reasons for taking out loans; often the poorer families borrowed to meet their consumption needs whereas the better-off families use loans for farming. Peer pressure to repay these debts is also great. Some families that are unable to repay debts experience extreme peer pressure from other villagers—as most of their money is also with this group as public shares. There are cases where extremely poor families have had to sell their cattle or part of their land to repay the loan and accumulated interest. The positive aspects of the system of informal credit are several; the poor can access cash when needed and they can do so reasonably quickly, and no longer have to depend on local moneylenders and be subject to their exploitation. The negative aspects, however, relate to the nature of the char communities and the purpose of the credit.

Managing Money at Home

To understand the financial lives of the char households, we adopted the techniques used by Collins et al. (2009), and kept financial balance sheets for 40 households. The diaries were kept for two months during the last year of our study, that is, in 2010, and we took one lean season month (during the monsoons) to balance one peak season month (during the cropping). This gave us a better idea of financial management at times when plenty of work was available as well as when work opportunities were limited. Due to the limited literacy of survey participants, we took local char dwellers as research assistants to visit each household on alternate days to note the details of income and expenditure. We also tried to understand both short- and long-term financial strategies. This was done informally

while discussing the day's income and expenditure with the household members. The resultant data revealed great complexity in household financial behaviour. This paper presents data for four selected cases illustrating how different the micro financial policies of the people on chars are and how each household negotiates the challenge of survival differently.

Household one: Landless labourer

Gopinath Kirtania came to India from Bangladesh with his parents in 1957 at the age of four. After four years in a refugee camp, they moved to Char Bhasapur on the Damodar River in 1961, where his father bought some land at the cost of ₹60 per bigha. Gopinath did not get the opportunity to go to school due to the isolation of the chars. At the age of 20, he married Minati, a girl from the same village producing five sons and four daughters, three of whom are now married. Two of their older sons work, whereas the two other boys and one daughter go to school.

Gopinath's half an acre of land had to be put on *bandaki* (mortgaged) to marry off the eldest daughter five years ago but he was unable repay the loan and lost his land. He and his two grown-up sons work as agricultural labourers. At times, he gets casual labouring jobs at minimum wage or under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Minati supplements the cash income by raising animals for milk and meat. Gopinath sometimes earns by performing *kirtan* (devotional folk singing) during the lean season at small gatherings in other chars. Gopinath and Minati have a savings account in the bank where they deposit small amounts of extra income earned during the peak season.

Examination of their day-to-day income and expenditure pattern reveals that, in the peak season (November to March); the combined wages bring in on average ₹ 7,000 to ₹ 8,000 per month. During the peak season, they spend regularly on groceries and vegetables. They are able to afford protein with their meals and offer sweets to visiting relatives. As rice is usually

cheaper in the peak season, the family invests by buying rice to store for the lean season.

In the remaining months, their income comes down to ₹ 2,000 or even lower. To feed the family three meals a day, they must get additional incomes from other sources. Gopinath earns ₹250 from his performances. Problems occur when some extra expenditure becomes necessary, for instance Minati had to sell a goat to feed five visitors who came to negotiate her youngest daughter's marriage.

On the expenditure side, they only bought groceries at a minimum level on a regular basis, often on credit. During the lean months, the household managed to procure their food with the produce grown in their courtyard. They faced another critical situation in one particular month when they had to find money for some medical expenses for Minati and one of their sons.

With regard to their long-term financial management, whilst they always tried to save some money in the peak season in their bank account to cope with the lack of work in the lean season they are not able to save money consistently. Besides meeting the family's regular expenditure, Gopinath had the added responsibility of getting his four daughters married. We saw that during the marriage of his first daughter, he lost his agricultural land on *bandaki*. For the marriage of his second daughter, Minati sold the few gold ornaments she had. They also sold some big trees in their courtyard for a little money. For the third daughter, they did not have any assets to sell, so Minati sold her only cow and they borrowed some money from the local informal credit group. They have one daughter yet to get married and since they no longer have any reserves, they plan to arrange the money from different relatives as well as credit from the local moneylenders and the informal credit society. One of their sons has recently started to work in the sand quarry on the riverbed where wages are higher than those paid for agricultural labouring.

Household two: Marginal farmer and sharecropper

Thirty-five year old Subhas Mondal is a marginal farmer who inherited two bighas of land from his father's original six bighas (two acres). Subhas came to the Damodar chars from Bangladesh in the 1950s and has lived on Char Bhasapur since. After primary school, Subhas began to work in the fields and when he was 20, married Champa, a girl from the same district of Bangladesh, through an arranged marriage⁷. After the birth of their two children, Subhas built a bamboo-mud hut where he moved his family.

Subhas never leases his land, but produces paddy, potato, and other vegetables with his own labour. In 2009, he earned a profit of ₹16,000 from this land. He also cultivates other people's land on crop-share basis. If he has a few free days in hand, he tries to find work as a day labourer.

Champa has a regular income from *bidi*-making, making about ₹20–25 every day. She also raises goats and poultry, from which she earns some money, though not regularly. Their two daughters attend school and are not expected to work to enhance the family income. Champa's income is used for the education of the children whereas Subhas's is used for everyday expenditure and for savings.

Subhas and Champa have four types of savings: a savings account with a nationalized bank where they put some money whenever they can; a life insurance policy where they deposit an amount of ₹250 quarterly; a small amount of Champa's money goes into a group savings account under the Self Help Group scheme of the government; and they are members of the informal credit society of their char with the hope of taking out a loan in the future.

During the peak season, their daily income varies between ₹100 and ₹125 or around ₹3,000 per month although when Subhas works on his own farm, he does not earn any cash. Subhas receives

a lump sum after the crop is harvested. The consumption pattern in the Champa–Subhas household is characterised by low daily expenditure. Daily consumption increases during the lean season when Subhas earns cash every day from labouring.

The financial diaries of this household, in both the lean and peak seasons, did not show any expenditure on staple foods (such as rice and potato) and other storable consumption items (such as coal dust to prepare coal briquette or kerosene for lighting the cooking stove). They usually buy these non-perishable items immediately after harvest at the end of the winter. From their day-to-day financial diary, we observed that on a day when Subhas earns ₹100 from casual labour, he spends about ₹ 40 to ₹ 50 on groceries and vegetables. When he does not earn any cash, he uses the balance from the previous day's income. If he does not get any cash income for five or six consecutive days, Champa takes over this responsibility and spends her money to buy foodstuff. She keeps a record of the money she uses for this purpose and takes it back from Subhas.

The story of Subhas and Champa is consistent with other poor households, in that women put more emphasis on the future and savings than men, who are more focused on the present, that is, day-to-day income-expenditure. Monies earned by the husband and wife are earmarked for different uses. When women like Champa earn even a small amount of money, they are involved in household decisions in order to protect the family from destitution.

Household three: Marginal farmer and agricultural labourer

Haridas was born on the Char Bhasapur to Bangladeshi migrant parents and has a ration card. Haridas started his own family, now consisting of five members, about 15 years ago. Since Haridas's father was a landless labourer, he did not inherit any agricultural land and has worked in other people's fields from the age of 13. He married Namita, a local girl, at the age of

⁷ The marriage, which is arranged through the negotiations between the parents of both the girl and the boy.

18. Namita allowed him to invest the proceeds of the sale of her jewellery, which she had received as gift from her father during the wedding, to start a *mahajani karbar* (a moneylending business). Namita saves and records the transactions of the proceeds in her *boka bhanrh*, an earthen pot for saving cash. Eventually they bought one bigha of farmland. Namita's father helped them to build a house and presented a milk cow to his grandchildren. She sells the extra milk after feeding the family, and has invested in the purchase of another cow and a few goats. Namita also works as an agricultural labourer during winter, the potato-farming season, when demand for labour is high on all chars. Haridas has bought another bigha of land from the income earned from his moneylending business, but he closed this business recently due to the uncertainty and hassles of getting money back from defaulters. At present, their capital assets include one *bhitabari* (residential house), two bighas of farming land, two milk cows, and six goats. Their eldest daughter has been married and the younger daughter and son are in schools. They put importance on the children's education with the hope that, with their Scheduled Caste certificates, some support for jobs for them may be forthcoming in future.

As with the other cases, there are seasonal variations in both income and expenditure. During the peak season, Haridas earned ₹ 20,000 profits from producing potatoes on his two bigha of land and worked as a day labourer for much of the time. In the peak season, they bought vegetables and groceries on every alternate day and bulk rice for the entire month. Some expenditure was incurred on private tuition fees for the children and for buying notebooks and other stationary items. They also purchased some pesticide to use on their own crop and some straw as fodder for their cows.

In the lean season, Haridas earned ₹1,200 from MGNREGS. He cut expenditure on vegetables during this month, as his income was low.

Long-term money management of this household depends on building assets, especially agricultural land and savings in the bank. The marriage of their eldest daughter required considerable expenditure but they have kept money in the bank for the other daughter's marriage. Whenever Namita sells a cow or goat, she saves the proceeds, when she earns income from farm work she usually contributes the money for family expenditure. She intends to use the incomes made from livestock for major expenditures such as daughter's marriage or the building of house.

Household four: Poorest of the poor—Woman-headed household

The head of the family is Aloka Mohali who lives with her sister Nirmala and her 8-year-old son. The sisters were born on this char of Bangladeshi parents who arrived after a few years of living in a relief camp. Aloka's arranged marriage broke down only after six months, and she has been living in her parental home since. Nirmala was married to a farmer in the far-away province of Uttar Pradesh, but was thrown out after about five years along with her son. Her husband had a violent temper and beat her frequently and finally left her unconscious in a Howrah-bound train. She too came back to her parents. When Nirmala came back, her old and destitute parents passed away, so Aloka, the elder sister, took charge of running the household. They have only a mud-hut and one bigha of agricultural land.

The household is run solely based on what they can produce in their small field. They hardly buy anything for consumption, except salt and kerosene, apart from crop inputs such as fertilizer, water and seeds. Their only other expenditure is on clothes, medication when required, and pencils for the school-going boy. Aloka is apprehensive about her ability to continue her nephew's education after he completes the primary level as, in the lean season of monsoons, they have no income and zero expenditure. Aloka told us: 'We cannot even buy

oil for hair, we always wear torn clothes. How can we spend for his education?’

Aloka and Nirmala have never hired labourers to work on their land for farm work. They also work on others’ land if they are asked to but, because Majher Mana is an island char, people cannot easily commute to other areas for daily wage work; however, they do find work for three to four months in the peak season, which has to provide for their household for the whole year. They produce rice, potato, mustard, and seasonal vegetables for their own consumption, and if they need to, they exchange with their neighbours. Barter is also how they procure goods other than food items from men in their village.

In comparison to the other households, Aloka’s is exceptional and provides deep insights into the survival strategies of the poorest of the poor living in a perpetual state of risk and uncertainty. This particular char, Majher Mana, is being eroded gradually and bank erosion may steal their land and house any day. Questions about the future upset them; they requested not to be reminded of the future. Aloka said: ‘In our current predicament, we live for just the day and do not even want to think about tomorrow. We leave the future alone.’ The statement is not just fatalism, although most char dwellers follow the mantra of putting oneself at the mercy of nature in order to steal the best of it for the present. This attitude develops only over time, through daily struggle and learning to live with the river.

Summarising the case studies

One needs to be familiar with the specific environment to understand the mental landscapes of the char peoples, who must take risks and cope with their poverty in innovative ways. However, some general lessons emerge from these glimpses into their financial lives. We see that individuals take risks, but also work within communities to support each other. The collective strength of the community is a key pillar in maintaining lives and livelihoods people

can depend on others in the community to lend small amounts when faced with a major family expenditure like a daughter’s wedding. The financial success of many couples lies in their ability to generate surplus and build assets gradually: sales of gold jewellery to start a business that yields some income, and multiplying the number of cattle to earn more steady incomes. To generate surplus from basic minimum, family members stick together. This justifies the investments households make on children’s education. Families stick together in the face of adversity and support each other. In some instances, the husband and the wife run the household based on mutual collaboration and expenditure sharing. Usually, the couple makes sure that they have a varied basket of resources to fall back upon. People try to utilise a variety of skills to widen their income base and use different season’s or household members’ incomes for different purposes. Char dwellers manage their micro incomes with extreme caution and care, and manoeuvre through emergencies and family crises expertly. Those who earn seasonal incomes, buy their annual supply of non-perishables when they are earning.

From our interviews with individuals, we found it possible to summarise the various financial strategies of the char poor under two headings, primary and secondary. They represent a combination of community and household level credit and money management systems. The following diagram presents this schematically:

Primary Strategies

- Seek loan from *mahajans*
- Seek *dadan*
- Invest in children’s education
- Generate surplus from minimum

Secondary Strategies

- Join informal credit group to save and borrow
- Save in good season
- Earmark different incomes for different uses

Figure 2: Coping strategies of the poor on Chars

The relationship between the two sets of strategies is not linear and there are overlaps depending on the nature of the household and contingent situation. Household four above, for example, lives on bare minimum and adopts none of these strategies. Even then, one might say that their strategy is to take risk and see what the future holds for them.

Beyond Financial Inclusion?

This paper demonstrates that unlike what is commonly expected, poor people can have significant financial skills. These skills are generally not captured by quantitative measurements of formal system parameters. The informal systems of credit and household money management systems need further investigation, for example to explore the mechanisms of capital accumulation, asset building and factors that contribute to success and failure of individual households. The poor often have more faith in moneylenders than they do in banks, especially as they need quick access to money. They also value personal relationships, which often help them to survive through extreme crisis. The diversified livelihood base developed through social relationships should not be beyond the

understanding of policymakers who need to think about ways a bottom up approach can be developed to understand what poor people do, what they need and when they need it to sustain their livelihoods. Before we connect the poor to the mainstream financial systems through Bank Linkage or other policy instruments, there is a need also to look at the specific contexts in which the poor live and manage money ingeniously through informal networks. Unfortunately—but perhaps not surprisingly—the data in Table 1 reveal that social factors such as the need to marry off daughters comprise a significant reason for running into debt. The first household illustrates this and suggests that just financial inclusion would not help the poor. There is an urgent need to implement pro-poor policies to provide basic services like health, education, water and sanitation rather than focusing solely on financial inclusion. The implication of the study is that policy interventions that aim to tag the poor to the bottom rung of the formal monetary system as ‘micro-partners’ needs re-thinking.

Table 1: Data on Money Handling in Surveyed Chars

	Gaitan-pur	Satyananda-pur	Majher Mana	Bhasa-pur	Lakshmipur	Bikrampur	Kasba
Population							
Total number of households	199	100	148	137	13	74	400
Total People	837	492	860	721	58	394	1,988
Savings							
Post office	4	2	0	3	0	1	4
Banks and Life Insurance Corporation	23	26	13	76	7	10	119
Both	0	1	0	10	0	1	0
No deposit	172	71	135	48	6	62	277
Households with Debts	132	65	78	85	5	42	306
Sources of loan							
Bank	5	4	15	40	4	8	66
Moneylender (Mahajan)	99	45	27	2	0	14	129
Big farmers	0	0	0	0	0	16	0
Relatives	11	11	8	11	1	4	29
Cooperatives	0	0	16	18	0	1	29

Self-help groups	0	4	0	0	0	0	20
Moneylender+ cooperatives	0	0	0	7	0	0	11
Contacts in the char	0	2	0	1	0	0	0
Neighbours	11	0	8	0	0	0	0
Shopkeepers	6	1	4	0	0	0	22
Reasons for taking loan							
Farming	68	41	66	61	3	16	184
Construction/Repair of house	11	2	1	0	0	3	20
Family maintenance	12	7	8	8	0	15	31
Daughter's marriage	16	6	0	3	0	0	31
Business	5	5	3	7	2	3	2
Others	0	1	0	2	0	0	15
Extent of indebtedness (in ₹)							
<5,000	40	49	44	32	3	20	131
5,000-20,000	56	16	34	31	2	21	127
>20,000	36	0	0	23	0	1	48
Average*	14,242	4,962	6,859	13,618	6,500	8,155	10,964

* Based on assuming the median value for each of the first 2 ranges and 30,000 for the last.

Source: Field survey conducted in 2007–08

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About the authors

Dr Kuntala Lahiri-Dutt was trained in geography from Lady Brabourne College and Calcutta University, and has taught in the University of Burdwan from 1982-2002. Kuntala convenes the Gender specialisation in Masters of Applied Anthropology and Participatory Development program, teaches courses on Gender, Resources and the Environment and Gender and Development, and supervises Doctoral students researching resource conflicts and gender issues in India, Indonesia, Nepal and Bangladesh. Kuntala is considered as an authority on the complex social and gender impacts of, and the gender issues around, large and informal mineral extractive industries. She has published widely in international journals such as *Gender, Place and Culture* on these topics, besides writing on history and politics of water resource development in lower Damodar valley. Her book

in Bengali, '*Bhugol Chintar Bikash*' on the development of geographical thought has been reprinted five times and had three editions. Currently she is researching the moral economy of informal mining in South and Southeast Asia. Kuntala has been a consultant to international agencies such as the International Atomic Energy Agency, the United Nations Development Program, Australian Council for International Agricultural Research and AusAID, and has been an advisor to the World Bank and private sector companies.

The core research areas and teaching interest of Dr Gopa Samanta are Urban, Gender and Mobility studies. With financial assistance from different national and international institutions such as the UGC and the ICSSR, Ford Foundation, Australia India Institute and National Agency of France, Gopa has carried out research projects on different issues of urban and gender studies. As a geographer, she has a passion for undertaking in-depth and field-based empirical research. She has been a visiting fellow in the French Institute of Pondicherry, India, in 2006 and in the Research

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Education for Peace: Transforming the Culture of Violence

Aparajita Sharma[†]

Abstract

The paper narrates the conceptual framework of 'Education for Peace' and its need especially in regions, which have seen ethnic conflicts. In Education for Peace, the educator and the educand are seen as transformative agents and not mere passive recipients. Their role is not restricted to the close precincts of the classroom and the 'schooled' world but to the larger community and the lived experiences of the educand and the educator. Its importance in the curriculum of school education is widely felt as well. In conflict prone or post conflict regions where collective memories of the past conflict and collective hopes of the future are contested, understanding the views and collective hopes of the 'other' becomes imperative. In this context, I would like to explain the concept of 'Education for Peace', its approaches and prerequisites and locate the contesting spaces, structure, content, images, processes in school education by reviewing empirical and theoretical studies on 'Education for Peace'. It further delves into ethnicity and ethnic conflicts and probes how it makes different meaning in different contexts. The paper leaves scope for exploring educator-educand relationship, identity construction rather reinforcement through school education for transforming violence of culture in regions which is facing identity crisis and conflict.

Keywords: Education for Peace, ethnic conflict, culture of violence, educator-educand

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Introduction

Education plays a central role in promoting relations and reconciliations, in society with a history of ethno-conflict, have been acknowledged frequently in the academic literature and increasingly in national and international policies. Peace education has thus been incorporated explicitly and implicitly in curriculum of post conflict societies around the world and is particularly pertinent in subjects like history and citizenship education. Its importance in the curriculum of school education is widely felt and especially in conflict prone regions. In conflict prone or post conflict regions where collective memories of the past conflict and collective hopes of the future are contested, understanding the views and collective hopes of the 'other' becomes imperative. In this context, I would like to explain the concept of 'Education for Peace', its approaches and prerequisites and locate the contesting spaces, structure, content, images, processes in school education by reviewing empirical and theoretical studies on 'Education for Peace'. Critical peace education, peace oriented learning have also been mentioned because of its similar meaning and purpose.

Many educationist and theorists particularly Michael Apple, Paulo Friere, John Holt, Alexander Sutherland Neill, Jiddu Krishnamurthy, Krishna Kumar, Henry Giroux, Antonio Gramsci, Johan Galtung and the like offers a framework for peace-oriented learning. Education has always been considered a major state intervention for peace building in the society. The concept of 'Education for Peace' evolves from the Charter of the United Nations that was signed on June 26, 1945 in San Francisco to prevent any global conflict further. It reaffirms faith in the fundamental human rights leading us to practice tolerance and live together in peace with one another as good neighbours. The Universal Declaration of Human Rights (UDHR) is an

important document, though not legally binding. It is also important for critical peace education because it recognises the existence of tension and conflict among various groups for power. As early as 1950, Herbert Read defined Education for Peace in two ways. Firstly as a "process of education meant to make people more peaceful. Such education has to be reformative. There is another process of designing education for men at peace. This would mean bringing up children in a positive frame of mind in social unity and creative activity" (Read, 2012: 13). The NCF (National Curriculum Framework), 2005, India concentrates on construction of knowledge which encourages student's participation as well as inclusion of student's ideas, beliefs and experience in the classroom discussion. One of its core concerns is 'Education for Peace' because of its immediate relevance in the society. It says 'Education for Peace' is a precondition for national development in view of growing tendency towards intolerance and violence (NCF, 2005). On similar lines Justice Verma Report (2013) on the Amendments to Criminal Law drafted after the national furore against the *Nirbhaya* (Fearless) Rape and Murder case, which happened at the heart of the capital city in India suggests remedies to counter gender violence in the country. One of the many suggestions of the very well drafted and well-intentioned report was that "schools have to act as counter-socialisers to tackle gender bias and discrimination" (Kumar, 2004 cited in Verma et al., 2013: 396). It further talks about the larger role of the school in addressing concerns of masculinity and femininity by experiencing ascribed gender roles by both male and female. The wider aim was to build a culture of tolerance and equality to counter the ever-burgeoning violence in everyday life.

In India, violence has been increasing to a feverish extent across the country. In recent times, India has witnessed worst forms of

gender, ethnic and communal violence. The capital city of Delhi and gender violence has become synonymous lately. The *Nirbhaya* case is just one example. Delhi is not an exception in cases of ethnic and communal violence. Reference of North-Eastern people of India as '*Chini, Japani*' (belonging to China and Japan) in Delhi reflect not only their lack of knowledge but also their perception about 'identity' and 'culture' of a particular group of people. This may not be a case of direct violence but acts adversely towards peace in the region.

The kind of violence North East region has witnessed due to years of marginalisation, that have raised its head in the form of movements and ethnic conflicts which invariably have an impact on the children born in this region. Their identity of self, 'others' and 'significant others' is constructed through the interplay of various factors. This review paper centres on this main concern of how Education for Peace can address core issues of conflict, counter culture of violence and construct peace in a dialogical manner. It further discusses concepts, approaches of Education for Peace, key issues, ethnicity and school education and how Education for Peace could be best understood with knowledge of the socio-cultural-historical locale of a region for transforming extant violence of a place into culture of peace. Apple and Bean (2006: 83) have given conditions, which fulfil the foundations of a violence free and democratic way of life to counter *subverted democracy*.

- The flow of ideas, regardless of their popularity, that enables people to be as fully informed as possible.
- Faith in the individual and the collective capacity of people to create possibilities for resolving problems.
- The use of critical reflection and analysis to evaluate ideas, problems and policies.

Understanding 'Education for Peace'

Education for Peace does not have a very long history and compared to many discipline is of recent origin. Its origin could be traced back to post World War II in 1945. However, various definitions have been given by many academicians as well as practitioners during the course of time. Perhaps peace is like happiness, justice, health and other human ideals something every person and culture claim to desire and venerate but which few of any achieve at an enduring basis. Peace is a linchpin of social harmony and economic equity and political justice. Nevertheless, peace is also completely ruptured by wars and other forms of violent conflict. Like love, peace remains so close yet like enduring love so far. Scholars like (Webel and Galtung 2007; Galtung and Vincent, 1992) talks about positive and negative peace. Positive peace refers to a holistic approach towards peace where there is absence of both direct and structural violence. Negative peace refers to the immediate stopping of violence where the visible violence is given more importance. Galtung and Vincent (1992) go on to talk about building a *culture of peace* as an indicator of positive peace in the society.

Burns and Aspeslagh (1996) identified the following features of peace education

- Peace education is aligned with a radical/counter hegemonic paradigm for social change through education.
- Peace education, to which they couple international education, can be analysed as a strand of comparative education.
- The core conceptual components of peace education were developed particularly through the writings, conferences and pedagogical practices of members of the Peace Education Commission of the International Peace Research Association.

They identify the roots of peace education in 'world education' but they also frame their work

in peace education as acts of resistance to dominant models of education that produce oppressive, violent social structures. Several other articles written by them also position peace education as radical and indeed oppositional to mainstream education. The works of Elise Boulding and Paulo Freire could be mentioned in this context. Boulding (1976) was acknowledged for theoretical feminist peace theorising about personal and interpersonal violence and her emphasis upon future thinking and the key role of international non-governmental organisations (NGOs) in promoting peace. Paulo Freire contributes an emphasis upon developing a questioning attitude towards the violence of the status quo and a pedagogy that relies upon a dialogue between teacher and pupil where both together seeks alternative to violence. Peace educators produce critical thinkers who question the emphasis upon militarism found all around the world. Upholding the concept of Education for Peace by Jiddu Krishnamurthy, Kumar (2007: 128) reiterates how it is important to overcome '*narrow nationalism*'. He adds further:

"No one feels quite certain that nationalistic fervor can be created in children without at least a symbolic invocation of threat" (Kumar, 2007:128).

Earlier, scholars like Gramsci and Giroux gave a detailed explanation of these ideas: they elucidated as to how school through various social processes reproduce forms of cultural capital i.e. system of abilities, language forms, tastes etc of the dominant cultural group. Gramsci (Hoare and Mathew, 1977) called this '*ideological hegemony*', a form of control, which not only manipulates consciousness but also saturates and constitutes the daily experiences that shape ones behaviour. As Richard Johnson (cited in Apple, 1982: 32) notes

"It is not so much a question that schools.....are ideology, more that they are the sites where

ideologies are produced in the form of subjectivities".

This makes a person's identity dependent on the technical skill that he possess. An unskilled person thus loses his identity and name in the society. This legitimises inequalities in the society and recreates it through a process of 'particular social construction.

It is an interesting exercise to assess the status of peace education within this framework for a philosophy of education. While there, is no one particular philosophy or philosopher but as Burns noted:

"I contend that a basis for distinguishing and developing perspectives is a view of the nature of the human being of our relationship with the world in which we live, and of process of change" (Burns and Aspeslagh,1996: 362).

Approaches to 'Education for Peace' have been descended from the progressive educational tradition of Jean Jacques Rousseau, John Dewey, Alexander Sutherland, Neill, Ivan Illich and Paulo Friere as explained above. In this conception, humans are born neither as passive nor without any intrinsic morality. The core role of non-violence in peace education is rooted in this conception of human goodness, such that individuals find their identity and expression through adhering to non-violence. Freire (1973) emphasised on this concept, which reaches its fullest expression in the understanding of humans as social, collective, political beings with the basic tendency towards cooperation with each other in the construction of peaceful societies. Bajaj (2004) beautifully described four approaches mentioned by Haavelsrud (1996). She writes that he created for instance a typology on different interests of knowledge as reinforcing, reforming or transcending and commented that "the reinforcing interests sees to it that evaluation of knowledge is performed by experts in specialized fields of expertise"(Bajaj, 2004: 13). Haavelsrud further

argued that such views through the sorting of everyone into categories based on system preferences (e.g. class, gender, race) stifle social change and the achievement of peaceful

societies. In another schema of peace education, Toh and Cawagas (1990) diagrammatically represented elements of peace education knowledge as holistic (Figure1).



Figure 1: A Holistic Framework of Educating for a Culture of Peace

Source: Toh, S.H. and Cawagas, V. (1990: 20). *Peaceful theory and practice in value education*

Haavelsrud mentioned four types of approaches viz. idealist, intellectual, ideological and politicisation approach. The idealistic approach in which there are universal notions of problems and solutions and little attention is paid to distinct societal groups and their interactions. Haavelsrud (1996) cites the UNESCO preamble as representative of this approach, which asserts that wars begin 'in the minds of men' and therefore, the singular new generation, versus the 'old,' needs peace education to counter the violent tendencies throughout the world. The level of analysis is the individual and there is a focus on social cohesion. This approach, often espoused by the NGOs and international initiatives, ignores issues of structural inequalities in formulating peace education and

arguably, may exclude action to promote peace (Bajaj, 2004).

The intellectual approach talks about multiculturalism, pluralism, however without addressing the conflicts within the system. The ideological approach emerges from the writings of neo-Marxist analysis of schooling, which is based on counter hegemonic intervention processes of building Education for Peace (Burns and Aspeslagh, 1996). The last approach is based on Friere's politicisation approach with the focus on critical consciousness and agency of the educators and educands for transformation and co-construction of knowledge rather than being mere recipients of educational policy and curriculum content. Previous study has reported on critique of social conditions (Wulf, 1974).

Cultural and critical perspective of peace education evolved from the writings of these authors. While the field's evolution reflects the conditions of the time, in the present age of globalised economic and political structures, that are increasing disparities and simultaneously dismantling avenues for citizens to hold their governments accountable, it appears that renewed attention to larger structural realities, particularly in the global south and through engaged and systematic research, would prove beneficial in understanding the possibilities and limitations of peace education. Hence, acknowledging the need for a critical approach to peace education that affirms diversity and a multiplicity of perspectives is important to outline the components of such an approach.

The primary purpose of peace education should therefore be to build people's capacities to recognise, confront, and transform the culture of violence. "Central to such a challenge is providing students with the skills, knowledge, and authority they need to inquire and act upon what it means to live in a substantive democracy...to fight deeply rooted injustices in a society and world founded on systematic economic, racial, and gendered inequalities" (Giroux, 2001: 114). Peace education should therefore be student-centered, a process of mutual learning among educand and educator. As stated above, NCF (2005) too was drafted to make curriculum more flexible and student-centred, which in turn is believed to be a medium to promote peace. It also emphasises that all children are motivated and capable of learning. Children learn in a variety of ways. Developing capacity for abstract thinking, reflection and work are most important aspects of learning. Child is seen as a 'critical' learner and constructor of knowledge along with the teacher.

Emerging key issues

Education for Peace thus particularly looks at educational schools as a "site for *positive attitudinal change without negating conflict but*

by providing a space in terms of content, communication form in relation to contextual conditions within which education action takes place" (Webel and Galtung, 2007: 238).

Galtung and Vincent (1992) have offered the following comprehensive definition of peace with eight components. Human needs can be grouped into four basic categories: survival, economic well being, freedom and identity (the opposition of death, misery, oppression and alienation). They are threatened by four forms of violence: direct violence (killing people, putting villages aflame, in the name of ethnicity as in the case between Bodos and Muslims and Bodos and Santhals in Assam,); structural violence I (Unemployment or underemployment of educated youth in India, starvation deaths, poverty, lack of knowledge and technological know-how); structural violence II (deprivation from freedom of choice and from participation in decisions that affect people's own lives) and cultural violence (rape, assault or public outrage of a woman as in the case of *Nirbhaya* in Delhi, or comments, gestures on women from North East India in the capital city of Delhi due to imposition of mainstream culture and ignorance of the cultural capital of the North eastern people). There is also a broad correspondence between these four forms of violence and the four basic forms of power: military, economic, and political and cultural.

Critical approaches offer peace educators and researchers the contextual and conceptual resources to understand the structural impediments to advancing peace education in diverse locals across the globe. Rather than status-quo reproduction critical approaches in peace education and peace research aim to empower learners as transformative change agents (Freire 1970) who critically analysed power dynamics and intersectionalities among race, gender, ability/disability, sexual orientation, language, religion, geography and other forms of stratification reinforcing ethnic identities. Learning theorists, researchers and practitioners

in the field of peace education and peace studies have consistently highlighted the necessity of comprehensive approaches for a culture of peace. Several scholars have argued for a critical peace education that pays attention to methods, content and organisational structure and truly addresses the ways in which both direct and structural violence manifest personally and in society at large (Haavelsrud, 2008; Hicks, 1988 and Reardon, 1988)

Ethnic Identity and Education for Peace

Theoretically, Max Weber (1968) among the classical sociologists found space for the concept of ethnic group. He called ethnic groups as "those human groups [who] entertain a subjective belief in their common descent because of memories of colonisation or migration" (cited in Barth, 1969: 118). Weber wrote about three approaches of ethnicity viz. social construction, primordial and instrumentalist approaches. He tried to show that ethnic groups are socially constructed and that the contents of the group in terms of both culture and personal have not priori-existence or stability (Barth, 1969). The primordial approach is different which believes that ethnicity is an innate aspect of human identity. On the other hand, the instrumentalists approach is close to social construction, which holds that ethnicity is an artifact to bring together a group of people for some common cause. In India, the concept of ethnicity is often linked with tribe. However, it should not be interpreted that tribes and ethnic groups are same. In the United States of America, the concept is generally used to refer to the Jews, Italians, Irish and other people considered inferior to the dominant group. It may be primarily decent, religion or language (Nongbri, 2005). For a rounded understanding of ethnicity, Richard Jenkins (2008:13) has spelt out the following basic anthropological model of ethnicity.

Ethnicity is about cultural differentiation (bearing in mind that identity is always dialectic between

similarity and difference). Ethnicity is centrally concerned with culture, shared meaning, but it is also rooted in the outcome of social interaction. Ethnicity is no more fixed or unchanging than the culture of which it is a component or the situations in which it is produced and reproduced. Ethnicity as a social identity is collective and individual externalised in social interaction and internalised in personal self-identification.

The understanding of individual and collective identity is crucial to the understanding of ethnicity. To preserve their identity they use symbols, language, religion, celebration of festivals etc. Perceived cultural differences in the social setting play significant role in the emergence of identity. The *perceived* and *manufactured* differences are carefully worked upon by the organisations and agencies whose aims are met successfully by these divisions. Social distance among different groups of people is still prevalent in the veneer of a socialist, secular democratic state.

The combination of religion and nationalism is a particularly powerful response ("identity-signifier") in times of rapid change and uncertain futures, and is therefore, more likely than other identity constructions to arise during crises of ontological insecurity (Kinnvall, 2004). The movements out of such insecurities are treated as law and order problems and dealt with it. Inequality in society is often not seen with tolerance and empathy rather with degradation and brutality. Such movements are propelled by a contest over resources in ethnic homelands that are then sought to be populated by a militarily dominant ethnic group. The call to arms therefore is a real tangible artifact of a policy framework within which competition is articulated along ethnic lines and sought to be resolved along military ones. The emergencies of ethnic militia therefore, could be seen as an outcome of a dual process of impoverishment and militarisation where small communities have

to arm themselves to prevent a complete assimilation of lifestyles, culture and resources. Such militant reactions are seen as manageable conflicts by policy makers. Most accords between the central government and agitating group skirts other issues and pick on economic grievances in order to deal with the unrest.

A process of selective engagement with inscribed rules for articulating dissidence emerges as models to be emulated in future deliberations and other recalcitrant communities. Economic packages have been the preferred issue in the course of deliberations between the government and the ethnic groups. This causes conflicts to reemerge later. This is typified in the conflict in western Assam where ethnic Bodo people have waged a two-pronged struggle against the Indian state, which is seen as an external colonial entity responsible for the loss of resources and culture of the Bodo people. The other strand of the armed struggle sees the state as a logical arbiter in the contest for an ethnic homeland. In 1993, the Central government herded the Bodo leaders who had sent friendly and frequent feelers for an honourable resolution of the conflict as well as the government of Assam to sign on to what came to be known as the Bodo accord in Kokrajhar. Conflicts surrounding the identity of a group get violent, which may not be visible but also expressed through spaces, institutions, public space and family (Datta, 2012).

The Bodo tribe comprises of many other sub-tribes and are the original inhabitants of the Brahmaputra Valley in Assam. Like many other ethnic groups, Bodo lost their identity in colonial and post colonial Assam mainly because their indigenous ways and expertise served no good for the British. The political movement in the late 20th century from eighties was the greatest human struggle and it ran into the 21st century. This struggle is known as the Bodoland Movement (Brahma et al., 2001).

The Bodoland movement is an effort to assert their lost identity, which is supposedly the

earliest inhabitant of today's Assam. Their culture, value system, language, knowledge system have been marginalised in post-colonial Assam. In this context 'Education for Peace' would help us locate ideology in school education, reinforce mainstream culture or reflect the lived experiences of the educands and educator, dialogue on issues of conflict, violence, identity etc. Many educationists have argued that classroom ritual in St Ryan worked to reproduce and reinforce existing patterns of class and ethnic dominance (Bernstein and Landis 1974: 37; McLaren, 2002). The kind of knowledge, which is inexorably transmitted also, sponsors a culture, which is familiar to a few. There are many other studies which show that schools are not neutral agencies but promote interests of dominant groups in the society (Karabel, and Halsey 1977; Apple, 1982; Kumar, 2001 et al.). In her study, Angela Little recorded that just "6.1% of empirical work between 1977 and 1998 dealt with "curricular content and the learner's experience as compared with nearly 31% on themes such as educational reform and development" (Little, 2000: 283). Robert Cowen asserted that "we are nowhere near coming fully to grips with the themes of curriculum, pedagogic styles and evaluation as powerful message systems which form identities in specific educational sites" (Cowen, 2000: 340). There are evidences as in Northern Ireland of a desire to distance the state from a direct role in reinforcing the religious dimension of cultural identity. Despite the withdrawal from religious education, the rules of the Department of Education for vocational schools, which are under the control of local authorities, endorse a view of religion as an integral part of the cultural identity to be promoted in these schools. In a multiethnic society, conflict is often a powerful aim around which life theories are told. As we engage in conflict, our narratives evolve the way we tell our past understand our present and prepare for our future –often shift (Rothman, 1997: 34). There is perhaps nothing as powerful

for defining, enriching and deepening identity as identity over conflict, which has been established by the texts referred above. School as a moral community shows appropriate sentiments towards a dominant value system of the wider society. In case of Bodoland, movement schools in these regions and the culture they promote among students could be an area to understand identity building of children in this area, which may reinforce or marginalise a particular group.

More recently, scholars have linked Paulo Freire's educational philosophy to peace education and titled it "critical peace education" (Diaz-Soto, 2005). Earlier, such philosophies were discussed in detail by Wulf (1974). While addressing wars that continue to be fought worldwide, Diaz-Soto grounds her call for a critical peace education in the United States based on a need to promote negative peace, or the absence of direct violence. Her recommendations to educators are rooted in a Freirean analysis of power with the aim of consciousness rising: she further calls for "border crossing," "decolonization," "inclusion," "equitable economic distribution," and reliance on "love as a paradigm" (Diaz-Soto, 2005: 96). Some of her analyses resonate with the ideas put forth in this article, particularly the call for attention to power, identity, culture and deconstruction of the hierarchical relation between the educator and the educand. This leaves scope for more and more empirical research based on the localised context of any conflict, school education and agency of the educator and educand to question the status quo.

Conclusion

Education for Peace makes various meaning depending on the context, history and location of a school. Children are not passive objects. They are living beings learning to cope in a strange world. As culture is a learned behaviour, it is important for the agents and actors in their life especially teachers who are carved out for this role to help them make meaning of the world

together with them. Listening to them is as important as telling them. Are our educators listening to the educands or considered worth listening? Is the meta narrative of narrow nationalism excluded from the group the educands belong to? It is important to provide them a space here they can learn together about each other, their struggles, differences, similarities and show dissent as democracy is not so much an "ideal" to be pursued as an "idealized" set of values that we must live and that must guide our life as a people (Apple and Bean, 2006: 83).

Education for Peace and working tools that aim toward the promotion of peace and non-violence, seeks to catalyse an open knowledge transfer of these methods among people around the world by building networks, establishing communication tools and meeting people to bring new ideas. Children are human beings and their experience is important in building their identity in the society. Abuse of children and their experience of violence "cannot be looked at in isolation as one related only to sexual harassment but rather as an issue related to children and to childhood; sex and sexuality, violence and violation; and at a deeper level, power and domination, gender and patriarchy and so on" (Verma et al., 2013: 391). Peace is only possible when children experience equality, justice, democracy, secularism, relate school learning to their 'lived' experiences, and build new identities by transforming the 'Culture of Violence'. In the context of the movement for Bodoland, its conflict for identity, political autonomy vis-à-vis school education, may add further meaning to the discourse on 'Education for Peace'.

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An Urban-Spatial Analysis of the Women in the Informal Sectors of Greater Guwahati City of Assam, India

Zona Bhuyan[†]

Abstract

This article reflects the use of urban space by women in urban informal sectors in the city of Guwahati located in North East India. The population influx from across the borders in the aftermath of the partition has huge implications both on polity and on economy of the northeastern states in general and Assam in particular. Importantly, the urban informal sectors have a sizeable share in terms of its significant contributions towards Gross Domestic Product (GDP) as well as generation of employment opportunities largely. Using a feminist perspective, the research is an attempt to investigate the engagement of women in the informal sector in greater Guwahati. Research findings reveal that the occupations of the women workers are location-specific, that is, the manufacturing sectors (textiles, food preparation, printing and skilled service) are mainly home/shop based production (fixed locations) whereas the service sectors (leisure, caring, elementary construction, elementary sales and cleaning occupation) operate at variable locations (construction sites, street pavements, marketplaces and other various locations). Further analysis shows that the informal sector is highly demand dependent and such demands are in the central business areas of the city, therefore informal sector services (skilled services and elementary services) are found to be located in and around the central areas of Guwahati city. Women operators in the informal sector are attracted to the central business district because of the many advantages that it enjoys relative to other parts of a city. The paper concludes by calling on policy makers and physical planning agencies to evolve more pragmatic strategies for urban development matters in order that urban informal sector activities can be integrated into urban development plans. Finally, further research is called for on how urban planners could redesign the urban space with appropriate consideration of the informal sector operators.

Key Words: Urban Informal Sector, Location, Guwahati, Women, Spatial, Occupation

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Introduction

The informal sector has over the years, assumed centre stage in the writings of many authors interested in understanding the survival strategies of marginalised and vulnerable groups, particularly developing countries (Mitullah and Wachira, 1997; Mupedziswa and Gumbo, 1998; Roy and AlSayyad, 2004; Unni and Rani, 2000; Williams and Gurtoo, 2011). Various attempts have been made to theorise this sector and many of these writings have emphasised the common situation of informal sector operators, which are uniform conditions and outcomes (Bhatt, 2006; Unni and Rani, 2000; Williams and Gurtoo, 2011).

Gender studies relating to the urban informal services are inherent in analysis pertaining to the workforce pattern and distribution of women workers engaged in unorganised or informal sectors. Therefore, central to the entire debates of the 'informal sector' is that, in India, 94% of total workforce (Shram Shakti, 1988; Williams and Gurtoo, 2011) is engaged in this sector, which bears very little formal space, unless planned otherwise. In the said context, a large number of studies have explored the gendered dimensions of informalisation of the Indian economy (Bhatt, 2006; Unni and Rani, 2000; Williams and Gurtoo, 2011). However, far too little attention has been paid to investigate the spatial dimension of women engaged in the informal sectors of Assam. Given the population influx from across the borders in the aftermath of the partition (1947) has huge implications both on polity and on economy of the northeastern states in general and Assam in particular. The key purpose of this research is then, to investigate the spatial distribution of urban informal sectors and engagement of women in this sector in particular, in the city of Guwahati located in North East India. For this, the research uses a feminist perspective to examine as to how women participate in this sector of the economy. The article begins by a brief discussion of the meaning of the concept of 'informal sector' and its growing complexity in an urban setting.

Meaning and understanding of the informal sector and its complexities

The meaning of the term 'informal sector' has remained somewhat ambiguous despite a large number of research studies in recent times (Armstrong and McGee, 1987; Bivens and Sarah, 2004; Perera, 1994; Quijano-Obregon, 1974; Mathew, 1989; Mazumdar, 1976; Mitullah and Wachira, 1997; Nelson, 1988; Nwaka, 2005; Sethuraman, 1981; Todaro, 1969; Young, 1981). The concept of the 'informal sector', was introduced into international usage in 1972 by the International Labour Organization (ILO) in its classic Kenya Mission Report that defined 'informal' as a "...way of doing things characterised by - ease of entry and exit; reliance on indigenous resources; family ownership; small scale operations; labour intensive and adaptive technology; skills acquired outside of the formal sector; and unregulated and competitive markets" (ILO, 1972). Since that time, different authors (and the ILO itself) have introduced many different definitions. A recent ILO report uses the term 'informal sector' to describe a "...range of economic units in urban areas which are largely owned and operated by single individuals with little capital and labour, and which produce and distribute goods and services with a view to generating income and employment to the persons concerned (ILO 1997: World Employment Report, Geneva).

However, the nature, speed, and scale of urbanisation processes in cities of the global south, together with resource shortages, make the task of managing the collective affairs of urban regions ever more complex, adding new challenges to urban governance. In 2007, it was recognised that regions in the south have had the greatest changes in rates of urbanisation over time. Due to geopolitical changes and their accompanying economic and social changes, city centre areas are the most vulnerable urban spaces (Branea, 2011). In similar context, Watson (2011) opined that planning regulations are frequently so onerous that the poor are obliged to step outside the requirements of the law, living and working in

ways that are categorised as “informal” and are, therefore, open to state-initiated censure and often-repressive intervention. She further stated that often planners are educated and encouraged (by prevailing legislation) to fulfil a function in cities that is predominantly about control. This negatively affects the livelihoods and shelter options of the urban poor and serves formal economic interests, resulting in urban environments that exclude both socially and spatially.

Informal trading comprises a major part of the informal sector in third-world economies, and employs a substantial proportion of the urban poor. However, the transformation of the urban environment whereby central streets and squares are increasingly cleansed of informal trading activities is putting pressure on informal traders. New spatial patterns of trading are adapting to the new policing of public space and different traders are developing different strategies of survival in the changing circumstances (Bromley, 2009).

Informality at first glance seems to be a land use problem, and it is thus often managed through attempts to restore “order” to the urban landscape, or to bring it into the fold of formal markets. The limitations of urban upgrading policies reflect the limitations of the ideology of space. In such policy approaches, what is redeveloped is space—the built environment and physical amenities—and the search for rational order is framed in aesthetic terms, via a belief that an efficient city is one that looks regimented and orderly in a geometrical sense, rather than one that truly enhances people’s capacities or livelihoods (Roy, 2005).

In order to achieve optimal integration of business opportunities in low-income residential developments, while avoiding the perpetration of aesthetically offensive alterations, urban planners and other professionals in environmental management need to incorporate the processes of the informal economy into their designs. Hence, Branea (2011: 24) argues that “Our role, as

shapers of space, should be one of continuous harmonization of imbalance between these two elements: on one hand, the perception of informal spaces as unplannable; and on the other, the desire to improve and integrate such informal spaces. Whatever the role we choose to play, the spatial planners take the lead”. In this context, this research has important implications on policy makers and planning agencies to evolve more sensible and business like strategies for urban development matters so that urban informal sector activities can be integrated into urban development plans.

Understanding of the informal sector is more often associated with the dichotomy between the formal and the informal sectors. However, the dichotomy of the formal and informal sectors often ignores the importance of the informal sectors with respect to urban spaces. The informal sectors are often marginalised in the urban spaces, even though the informal sectors play a major contribution to the urban employment.

In their book, *Urban Informality: Transnational perspectives from the Middle East, South Asia and Latin America*, Ananya Roy and Nezar AlSayyad (2004) introduced the concept of informal urban areas as the logic that explains the process of urban transformation. They did not emphasise on the dichotomy of the formal and the informal sectors but on the understanding that the informal sector is a part of the economic structure of society.

Notwithstanding, women remain concentrated in “invisible” areas of informal work, such as domestic labour, piece-rate homework, and assistance in small family enterprises, which offer precarious employment status, low, irregular or no remuneration, little or no access to social security or protection, and limited ability to organise to ensure the enforcement of international labour standards and human rights (Abramo and Valenzuela, 2006; Carr and Chen, 2002; Fernández-Pacheco, 2003a, b; Vega Gramunt, 2004). Therefore, the following section uses feminist perspectives as lenses to examine the occupation the women of my

study area are engaged in the informal sector, distance travelled by these women to their workplaces and their modes of travel.

Women in the informal sector through feminist geography lens

Feminist geography continues to make an impact on human geography since its inception in the mid-1970s. It contributes to the increasing understanding of the gendered nature of economic processes through the study of spatial dimension to practice theories important for understanding the gendered relationship between individual consciousness, action, and social change. Hence, McDowell (1992) argues that feminist research is sensitive to power relations and their influence on the process of research has become central to feminist analysis and thoughts.

In her book, *Woman's Role in Economic Development*, Ester Boserup (1970), first developed a systematic insight to the gendered effects of industrialisation, agricultural changes and other associated structural transformation and identified women's role as both producers and workers. Indeed, she was the pioneer of Women in Development (WID) approach (Bhattacharyya Sarma, 2009). She placed the importance of women's role in agricultural economies by highlighting that in most agrarian economies, women not only contributed more than 50% of the agricultural work but also played key roles in trade. However, there were very few researches that focussed on women's engagement and the problems they face in the labour market (Boserup, 1970). Taking the WID framework, this research is an attempt to highlight women's engagement in the informal economy of greater Guwahati area.

Feminist economists continue to challenge the notions of 'work', 'workforce' and 'employment' and argue that all three carries different meanings in different contexts. They attacked the narrowly defined notion of 'paid work' (employment), which is based largely on production or manufacture of goods and services for the market, portrays the 'unpaid' domestic work and childcare activities as

invisible (Olsen, 1978; see also, (Bhattacharyya Sarma, 2009), thereby, these unpaid women's activities remain unrecognised and undervalued, which highlight women's inequality at home, workplace and society as a whole and push women to a marginalised position. Alongside, the feminists focussed (and continue to focus) on occupational segregation (Hakim, 1996), economics of care, reconstruction of economic models of development and gender inclusive approaches to data collection. Taking all these indicators on board, the Human Development Report (1995)¹, introduced two new measures: Gender Empowerment Measure (GEM) and the Gender-related Development Index (GDI), aimed at adding a gender-sensitive dimension to the Human Development Index. Importantly, Chapter 4 of this report devoted to valuing women's work. The report analysed the under-valuation and non-recognition of women's work and offered five-point strategy in gaining gender equality: constitutional equality between the sexes in a defined period, revamping of economic and institutional arrangements to extend more choices to women and men in the work place, universalisation of female education, improved reproductive health and more credit for women, and greater political and economic opportunities for women.

Clearly, the highly charged debates emerged on androcentric biases in economic geography research. Feminist geographers, Monk and Hanson (1982) argues that traditional economic geography research fails to account for women's experiences in studies of migration, travel patterns, employment trends, and livelihood strategies and therefore, urges the researchers to strive for impartial, neutral and value-free research.

Since the World War II, there has been a considerable rise in women's employment across the globe. However, the economic

¹ Human Development Report 1995: Gender and Human Development, <http://hdr.undp.org/en/reports/global/hdr1995/> (accessed April 15, 2013)

growth and development remain highly uneven. According to the Global Employment Trends for Women (2012)², preliminary estimates of female employment-to-population ratio stands at 47.8%, while male employment-to-population ratio is 72.7%. The report states that the global gender gap in employment has worsened due to the on-going economic downturn. Nevertheless, women's continuous increase in numbers in global labour markets is commonly referred to as the feminisation of the labour force (Standing, 1999; see also BhattacharyyaSarma, 2009 and Unni and Rani, 2000). However, the feminisation of the labour force in developing economies differs from that observed in developed economies (Standing, 1999; BhattacharyyaSarma, 2009). For instance, in developing economies, feminisation is associated with a process of proletarianization, whereby the majority of women's labour, is absorbed into the informal sector. This is evident in the deregulation of labour markets, a fragmentation of production processes, and the creation of new areas of export orientation that demand casual (less secure), low skill, informal contracts, and ultimately low pay for most female workers (Bhattacharyya Sarma, 2009).

In 1995, Hanson and Pratt examined a number of studies that focussed on the construction of social boundaries between women and men and women living over different geographical space. They focussed on work and occupational segregation of men and women. In doing so, they sought to draw on the significance of local variations in women's work experiences and commuting patterns to the place of work. Earlier, Momsen (1991) argued that in many developing countries, large percentage of women work in the informal sector of the labour market. However, they are paid but their works remain unrecognised and hence, do not enter into the official statistics of

employment. However, recent studies show that the ever-growing expansion of the informal sector is being recognised in the new global economy (Charmes, 2009; Williams and Gurtoo, 2011). Importantly, the ILO estimates of 2002 uncovered that in India, 60% of the Net Domestic Product and 68% of the total income earned by the workforce are generated from the informal sectors (see also, Williams and Gurtoo, 2011). Most importantly, the National Sample Survey 2005 revealed that women comprises approximately 33% of the informal sector workforce but contributes 20% of the country's GDP. Hence, these women collectively act as active agents of economic change. This research however seeks spatial explanation by analysing women's engagement in the urban informal sectors of Guwahati. In the next section, I outline a brief overview of the study area.

Background of the Study Area

Guwahati is the premier city of Assam, the largest metropolitan city of North East India and one of the rapidly growing cities in India. It is said to be the gateway of the North East Region of India. Guwahati lies on the crescent-shaped, alluvial southern bank of the river Brahmaputra in Kamrup Metro District of Assam with its cardinal points as 26⁰10' north latitude and 92⁰49' east longitude. Dispur, the capital of the state of Assam is situated on the periphery of the city and is the seat of the Government of Assam.

With the establishment of Guwahati refinery in 1962, the construction of bridge over the river Brahmaputra at Saraighat and the shifting of capital from Shillong to Guwahati in 1972 marked the beginning of industrialisation in the city as well as made tremendous economic impact on the city and turned Guwahati into one of the most important cities in the North Eastern Region of India.

During the past few decades, it has experienced unprecedented spatial expansion and a steep rise in population with noticeable increase in density and transformation of socio-economic setting. At present, Guwahati alone constitutes

² Global Employment Trends for Women (2012),
International Labour Organisation,
http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_195447.pdf
(accessed April, 15, 2013)

almost 25% of the state's total urban population. The exponential increase in population and unplanned growth over the years have created enormous pressure on the availability of land and infrastructure with the result that the city is severely stressed in terms of available infrastructure and delivery of basic services. In spite of pressure on land, the informal sector enterprises thrive, as best as they can, by accommodating themselves strategically near work centres, commercial areas, outside the boundaries of schools, colleges and hospitals, transport modes, near large housing clusters or at the home of the informal sector owners (GMDA, 2010).

In land scarce cities like Guwahati, accommodating informal sector in economically advantageous locations is an extremely difficult task. Lack of suitable accommodation is a major reason why informal sector operators appropriate their operational base, which is unutilised, underutilised or abandoned land and premises, which exist in and around the central urban areas due to outdated or defunct uses to lower their operational costs of their units. "Therefore, providing informal sector that have considerable potential to redevelop for new urban functions with a fair share of the urban space would be an effective production and marketing assistance strategy" (Sethuraman, 1981 :173).

Methodology

A survey was conducted during October 2008-April 2009 across 500 respondents on a purposive sampling basis, consisting primarily of women engaged in the various urban informal sector activities. The questionnaire was designed to collect a selected range of information on individuals covering the types of occupation the women are engaged in, location specific parameters (location of the informal units, visibility of their workplace, distance travelled to their workplace and their mode of travel). The analysis of the data is based on percentages and simple cross tabulations, presenting empirical evidence to explore the spatial attributes (location specific details) as

against the types of occupation the women in urban informal sectors are engaged in.

The sample areas are selected on the basis of income classes. Since there was no economic data at the city level, through discussions with the development and planning authorities and through personal experiences, the income clusters are identified. The identified income clusters are Ganeshguri, Bhangagarh, RGB Road, Japorigog (ward No. 43), Chandmari (ward No. 43), Fancy Bazar (ward no.30) Silpukhuri and Ulubari (ward No. 36), which are considered as the high income locality. Hengrabari (ward No. 50), Beltola (ward No. 56), Maligaon (ward no. 5), Bamunimaidan (ward no. 47), Rehabari (ward no. 32), Uzanbazar (ward no. 34), Hedaytpur, Chenikuthi, Kharguli (ward no. 35), SixMile, Khanapara, Panjabari and Satgaon (ward no. 54) are identified as middle income locality. The slum areas of Paltanbazar (ward no.31); Santipur (ward no.18) and Hatigaon (ward no. 58) are identified as the low-income locality. Therefore, there are 15 localities in total.

The household data of women in informal sectors are analysed through women in labour market specifying the type of occupation in informal sectors as classified by ILO (2000), their nature and type of work performed, space and time of work performed relating to work timings, distance travelled to their workplace from their place of residence, mode of transport, amount spent for travelling, number of workplaces and visibility of workplace.

Overview: Types of Occupation of Women in Urban Informal Sectors

In this section, the occupations of the women in urban informal sectors are analysed. Here, the occupations of the women are based on a revised International Standard Classification of Occupations (ISCO-88) prepared by the Bureau of Statistics of the International Labour Office (ILO, Geneva: 2000).

Women, particularly in Guwahati are principally engaged in the urban informal sector in traditional home-based occupations such as textiles and garment trades (cutting and

stitching clothes, embroidery works), printing trades, food preparation trades (cutting and cooking vegetables, food stalls), skilled trades (handicrafts), healthcare trades (adult care givers), childcare trades (baby-sitters), leisure services (hairdressers), sales assistants and retail cashiers, elementary construction service, elementary cleaning occupation, elementary personal service occupation (housemaids, washerwoman) and elementary sales occupation (petty hawkers and vendors).

For an easier understanding, the occupations in textile, printing & food processing are clubbed together under Skilled and Personal services, while construction and sales are combined under Skilled Trades and Elementary Services.

Women in Informal Sectors in Urban Space

Geography concerns spatial distributions and relationships. Distributions refers to how populations, activities and phenomena are 'dotted' around space such that some areas enjoy huge concentrations (surpluses) while others are marked by scattered land scantiness (deficits, shortages). Spatial relationships imply that places in a given geographical space are infused together by some forces (visible or invisible) which ensure that there is interaction (Light, 2004; Small and Witherick, 1986). Transport (as epitomised in three aspects of the 'way', 'rolling stock' and 'terminal') makes spatial interaction a liveable reality. So is the advancement of information technologies - specifically telegraphy, cellular phones, video-conferencing, internet, worldwide web etc. (Light, 2004; Small and Witherick, 1986). Therefore, in Guwahati city, the major informal sector units locate themselves strategically near work centres, commercial areas, outside the boundaries of schools, colleges and hospitals, transport modes and near large housing clusters. Urban informality is an urbanisation mode that connects various economic activities and space in urban areas. Since human activities take place in space, there is a high demand for urban public land and spaces for the accommodation of the ever-growing needs of the informal sector, both to settle and to trade.

Informal sector operations in the urban sphere of Guwahati, like in any other developing countries, continue to rise tremendously. The chief reason for the growth of this sector is due to high urban unemployment rates and consequential urban poverty. In this section, the occupations of the women in urban informal sectors against space/ location is analysed by identifying three basic forms of informal sector activities, viz., the neighbourhood-based, those that take place in industrial sites or in their vicinity and those that take place in the central business district (CBD). The neighbourhood-based operations take place nearer home. It is somewhat residence-tied. Examples include women who sell vegetables alongside the street pavements in different residential areas of urban centres. Those informal sector activities that take place in industrial sites or in their vicinity are those women that either walk from their homes or they may travel by motorised transport from distant suburbs. The market of commodities is the employees in industrial firms. Activity is drawn by the clientele. Operators in the informal sector are attracted to the central business district because of the many advantages that it enjoys relative to other parts of a town. In the CBD, the items sold are of a diverse kind; operators take advantage of diverse mix of the threshold supporting the goods and services on offer. Those who operate with licenses, and in designated points, are usually safer than those without, and who are often subjected to police harassment (Chirisa, 2009; Hlohla, 2008).

Spatial Distribution of Urban Informal Sectors

In this study, the city is divided into four zones:

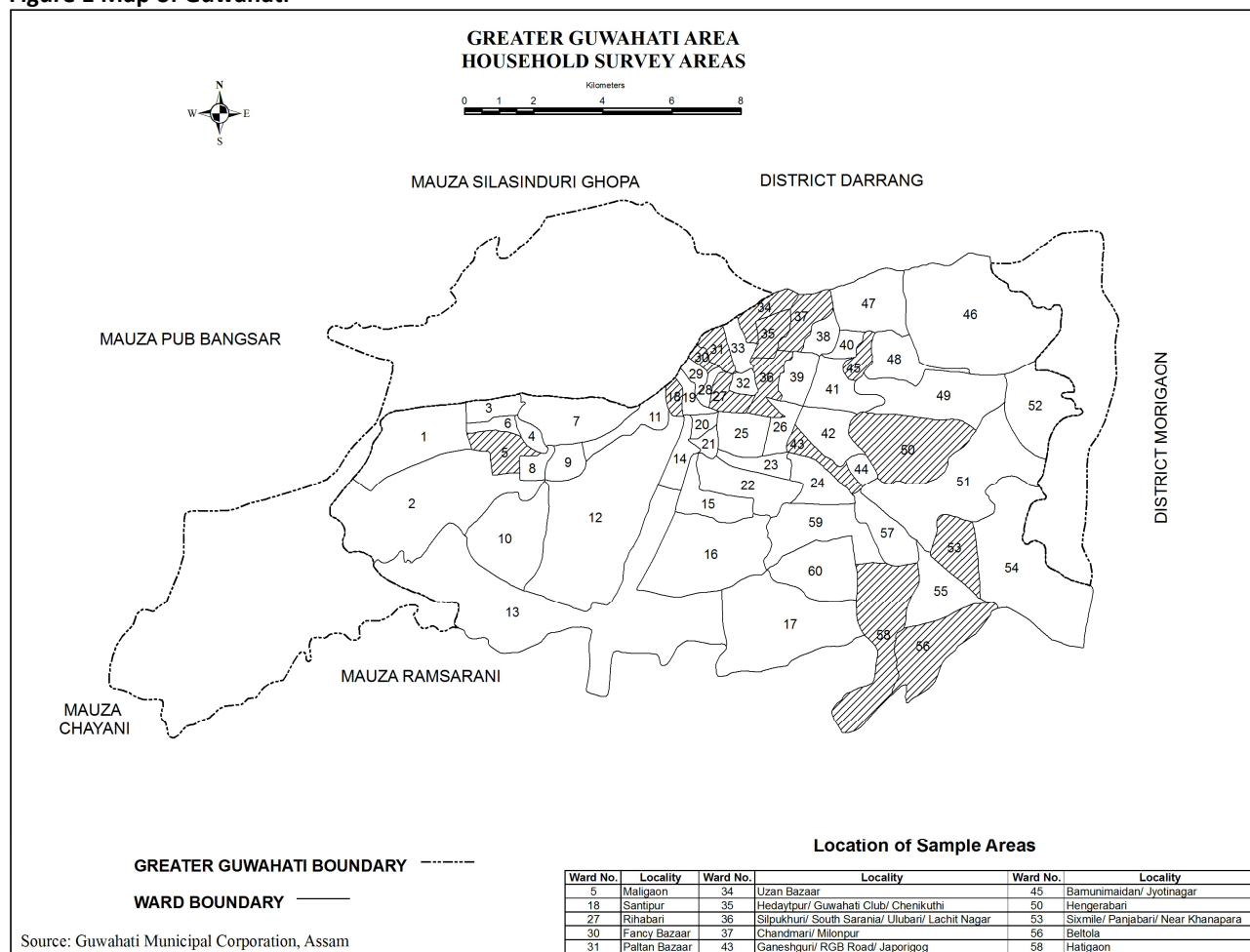
1. West Guwahati: ward no.5 (Maligaon) and ward no. 18 (Santipur)
2. Central Guwahati: ward no. 30 (Fancy Bazaar), ward no. 31 (Paltan Bazaar), ward no. 32 (Rehabari), ward no. 34 (Uzan Bazaar) and ward no. 35 (Hedaytpur/Chenikuthi/ Kharguli)
3. East Guwahati: ward no. 36 (Silpukhuri), ward no. 37 (Chandmari), ward no. 47

(Bamunimaidan) and ward no. 50 (Hengrabari),
 4. South Guwahati: ward no. 43 (Ganeshguri), ward no. 54 (Six Mile), ward no. 56 (Beltola) and ward no. 58 (Hatigaon).

The spatial distribution of unorganised/informal services is concentrated nearer to the central business areas of Guwahati rather than the neighbourhood-based. Since the informal sector is highly demand dependent and such demands are in the central business areas of the city, the informal sector thrives best in CBDs. Consequently, instead of being pushed out because of lack of physical space, it optimises the space and remains competitive due to low overhead costs.

The location-specific informal services (Table 1), i.e. for skilled services (33.30 %) and for elementary service (35.90%), are physically and optimally accommodated in these central areas of Guwahati city (Fancy Bazaar, ward no. 30; Paltan Bazaar, ward no. 31; Rehabari, ward no. 32; Uzaan Bazaar, ward no. 34 and Hedaytpur/Chenikuthi/ Kharguli, ward no. 35) followed by the surrounding areas (Silpukhuri, Chandmari, Rehabari, Ulubari/ South Sarania) of eastern part of Guwahati city – for the skilled services (35.60 %) and for elementary service (21.80 %). In the west zone, the skilled and elementary services are very less (2.30 % and 17.40 %), respectively.

Figure 1 Map of Guwahati



Source: Guwahati Municipal Corporation, Assam

Table 1 Percentage of Women by Spatial Distribution of Wards (Guwahati city) and Type of Occupation (Minor Group)

Zone			Occupation (Minor Group)		Total
			Skilled Service	Elementary Service	
Zone	West	Count	3	59	62
		Expected Count	17.3	44.7	62.0
		% within zone	4.80%	95.20%	100%
		% within occupation	2.30%	17.40%	13.1%
		% of Total	.6%	12.5%	13.1%
	Central	Count	44	122	166
		Expected Count	46.4	119.6	166
		% within zone	26.5%	73.5%	100%
		% within occupation	33.30%	35.90%	35.2%
		% of Total	9.3%	25.8%	35.2%
	East	Count	47	74	121
		Expected Count	33.8	87.2	121
		% within zone	38.8%	61.2%	100%
		% within occupation	35.60%	21.80%	25.6%
		% of Total	10%	15.7%	25.6%
	South	Count	38	85	123
		Expected Count	34.4	88.6	123
		% within zone	30.9%	69.1%	100%
		% within occupation	28.80%	25%	26.1%
		% of Total	8.1%	18%	26.1%
Total	Count	132	340	472	
	Expected Count	132	340	472.0	
	% within zone	28%	72%	100%	
	% within occupation	100%	100%	100%	
	% of Total	28%	72%	100%	

Source: Based on Field Work, 2008-09

Occupation and Visibility of Workplace

It is apparent from Table 2 that over two-thirds of the women (67%) engaged in textiles, printing and skilled services (textiles and garments) works from their home. That is, women in these services are predominantly home based production services. Again, majority of the women (75%) working in the textiles, printing and food preparation and skilled services, operate from their backyards. Similarly, over two-thirds (67%) of total sampled women functioning from the street pavements are engaged in elementary sales occupation and one-third of them (32%) are occupied in textiles, printing and skilled services.

Most of the women workers (96%) in elementary construction and trade services

work at the construction sites, while 93% women employed in elementary personal services (cleaning) work at different households as domestic helpers. All of the women engaged in elementary personal (sales) services work at market places. Similarly, workers employed as textiles, printing and skilled traders work at tailor's shop, while those women engaged in leisure services work at beauty parlours. The women engaged in sales related occupation as retail cashiers operate at shops and those occupied in caring personal services work at other places.

Therefore, it is observed that the occupations of the women workers are location-specific, that is, the manufacturing sectors (textiles, food preparation, printing and skilled service) are mainly home/shop based production (fixed

locations) whereas the service sectors (leisure, caring, elementary construction, elementary sales and cleaning occupation) operate at variable locations (construction sites, street pavements, marketplaces and other various locations).

Occupations and Distances to Workplace

Of the total 500 respondents sampled for the survey, more than half (58%) of the respondents have to travel in between 1 to 5 kms to their workplace; 26%, in between 101

metres to 1 km; 10 %, for more than 5 km and the rest (7%) has to travel for less than 100 metres (Table 3).

It is observed (Figure 2) that, as regards travel distance from home to workplace, more than half of the respondents both in skilled services (58%) and in elementary personal services (57%) have to travel between 1 kilometre to 5 kilometres because most of the services in informal services thrives in central business areas of Guwahati city as mentioned in Table 1.

Table 2: Percentage of Women by Occupation (Sub Group) and Visibility of Workplace

Visibility of Workplace	Occupation - Sub Group (%)						Total (%)
	Textiles, Printing, other skilled trades (N=131)	Caring, Personal Service (N=5)	Leisure & other personal service (N=16)	Sales (N=18)	Elementary trades & construction service (N=45)	Elementary personal service (cleaning & sales) (N=284)	
Home	66.67	0.00	11.11	11.11	0.00	11.11	100
Backyard	75.00	0.00	0.00	8.33	0.00	16.67	100
On Streets	31.50	0.00	0.00	1.57	0.00	66.93	100
Office	0.00	0.00	0.00	100	0.00	0.00	100
People's house	0.00	4.00	0.80	0.00	0.00	95.20	100
Construction	0.00	0.00	0.00	0.00	95.56	4.44	100
Variable location	1.75	0.00	1.75	0.00	3.51	92.98	100
Market place	0.00	0.00	0.00	0.00	0.00	100	100
Tailor's shop	100.00	0.00	0.00	0.00	0.00	0.00	100
Parlour	0.00	0.00	100	0.00	0.00	0.00	100
Shops	7.14	0.00	0.00	92.86	0.00	0.00	100
Others	0.00	0.00	100	0.00	0.00	0.00	100
Total	26.25	1.00	3.21	3.61	9.02	56.91	100

Source: Based on Field Work, 2008-09

Note: N refers to No. of Observation

Table 3: Percentage of Women by Travel Distance

Travel Distance	Percentage Of Women
Less than 100 metres	6.60
100 metres - 1 kilometres	25.80
1 kilometre-5kilometres	57.80
> 5 kilometres	9.80
TOTAL	100.00

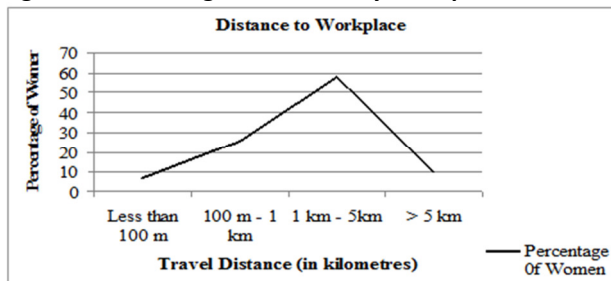
Moreover, due to high rents in the city, the informal workers prefer to stay within the suburbs or in the hilly areas of the city. When each occupation is taken into account, it is seen that women who travel less than 1 kilometre are largely engaged in elementary personal services (sales and cleaning) as it becomes feasible for them to work within a close proximity to reduce spending on travel. We find

that very few women in textiles, printing and skilled trades (8 %) travel greater than 5 kilometres and reside near workplace, as they might receive higher pay in textiles, printing and skilled trades. Whereas nearly one-third of the women in elementary personal service (construction sites and sales) who travel greater than 5 kilometres come from the suburbs or the hills as because of high rents inside city.

Therefore, the findings of my research bears significance to the study carried out by Winnie V. Mitullah and Isabella Njeri Wachira (1997) in Nairobi where most of the informal workers lived in the low income areas with a significant proportion living in the informal settlements. The majority of construction workers lived

within a distance between 0.1 to 3 kilometres from their sites of work. The short distance covered by the construction workers in their journey to work is supported by the mode of transport.

Figure 2: Percentage of Women by Workplace Distance



We observe that few women in elementary personal service (7 %) travel between 1 kilometre to 5 kilometres as they are occupied as housemaids or in elementary sales as they prefer to stay within close proximity from their workplace. Again, more than half of the women in elementary construction (58%) travel within 1 kilometre to 5 kilometres as construction sites are scattered all over the city, the migrant workers prefer to flock together and prefer to stay on-site or far away for high rents within the city (Table 4). These findings of my research bears resonance to the study carried out by

Hanson and Pratt (1995), who argues that spatial explanation to occupational segregation of women bears connection to women's routinised mobility to work patterns.

Occupations by Mode of Travel to Workplace

Table 5 clearly exhibits that over two-thirds of women who travel on foot to their workplace are engaged in elementary personal (particularly in cleaning) services. Again, one-third of women in elementary personal service (30.12 %) and in textiles, printing and other skilled trades (32.53 %) travel by city bus to their place of work. A majority of the respondents (66.67 %) in elementary personal services (particularly in sales) travel by rickshaws to their workplace.

Nearly, one-thirds of total women engaged in textiles, printing and skilled services have either to walk or travel by city bus or rickshaws to their workplace. There is almost an equal distribution of women in elementary construction and personal services that travel by other modes of transport such as trekkers or carriers.

Table 4: Percentage of Women by Workplace Distance and Occupation

Occupation			Workplace Distance				Total
			Less than 100 metres	100 metres to 1 km	1 km to 5 kms	More than 5 kms	
Occupation	Skilled service	Count	13	38	77	4	132
		Expected	7.80	35.00	76.10	13.10	132
		% within service	9.80%	28.80%	58.30%	3%	100%
	Elementary service	Count	15	87	195	43	340
		Expected	20.20	90.00	195.90	33.90	340
		% within service	4.40%	25.60%	57.40%	12.60%	100%
Total	Count	28	125	272	47	472	
	Expected Count	28	125	272	47	472	
	% within service	5.90%	26.50%	57.60%	10%	100%	

Source: Based on Field Work, 2008-09

Note: km/kms: kilometre/s

Note: N refers to No. of Observations

Table 5: Percentage of Women by Occupation (Sub Group) and Mode of Travel

Mode Of Travel	Occupation - Sub Group (%)						Total (%)
	Textiles, Printing, other skilled trades (N=131)	Caring personal service (N=5)	Leisure & other personal service (N=16)	Sales (N=18)	Elementary trades & construction service (N=45)	Elementary personal service (N=284)	
Walking	27.75	0.58	1.73	3.18	0.58	66.18	100
City Bus	32.53	2.41	12.05	8.43	14.46	30.12	100
Rickshaws	33.33	0.00	0.00	0.00	0.00	66.67	100
Others	9.38	1.56	0.00	0.00	48.44	40.63	100
TOTAL	26.25	1.00	3.21	3.61	9.02	56.91	100

Source: Based on Field Work, 2008-09

Note: N refers to No. of Observations

Conclusion

The research uses a WID approach to seek women’s engagement in the informal sector of greater Guwahati area. The study provides a glimpse into the principal urban informal sectors where women are primarily engaged in and the location of their informal units. However, the most important limitation of this study lies in the fact that it fails to make gender analysis using Gender and Development (GAD) approach. Nevertheless, it adds a new literature to the study of informal sectors (Williams and Gurtoo, 2011) and promotes a direction for further research. The concerns of informal economy workers and particularly women workers can be easily overlooked in the process of policymaking and legislative change. Since the urban space the women informal workers have occupied is not theirs and that government should mitigate plans to encourage the women who are engaged in informal sectors to have urban space for operating the units as it helps both in the economy as well as in welfare of the society.

As such, organisation, representation and social dialogue are valuable means for ensuring that policy development in relation to informal economy takes into account the diversity of interests and especially the different interests of men and women. In recent years, efforts have stepped up in enhancing the organisation and representation of informal economy workers and units through various strategies. Efforts to better understand this phenomenon and a willingness to embrace its possibilities

while ameliorating its undesirable effects could lead to innovative plans, affirming that “there is also quite a bit to be learned from what goes wrong” (Roy, 2005: 156)

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Zona Bhuyan recently submitted her Ph.D. research work at North Eastern Hill University (NEHU) and is currently waiting for her viva examination. She received the Jawaharlal Nehru Memorial Fund Academic Fellowship to complete her research. Through her research work, she had made a detailed assessment of the well-being of women in urban informal sectors in the metropolitan city of Assam, India. She plans to continue working in development research that focuses on gender issues in South Asian countries. Presently she is working in a GIS consultancy firm in Guwahati.

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A Mirage or a Rural Life Line? Analysing the impact of Mahatma Gandhi Rural Employment Guarantee Act on Women Beneficiaries of Assam

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Abstract

The National Rural Employment Guarantee Act (NREGA), launched in February 2006 was renamed in October 02, 2009 as the Mahatma Gandhi National Rural Employment Guarantee Act (henceforth, MGNREGA). It is an anti-poverty flagship programme of the Government of India. The key purpose of MGNREGA is to enhance wage employment in the rural areas by providing at least 100 days of guaranteed employment to every household in a financial year. The MGNREGA implementation status report for the financial year 2012-2013 unfolds that the programme has already provided employment to 44.9 million households across 28 districts and five union territories. Hence, it is becoming increasingly difficult to ignore the impact of MGNREGA on women beneficiaries. A plethora of research argues that MGNREGA, which promotes inclusive growth, is a vehicle of change, a lifeline for rural women. So far, however, there has been very little discussion about the impact of MGNREGA on women beneficiaries of Assam. This research is an attempt to examine the participation of women in MGNREGA, Assam. It critically looks at the issues, problems and challenges confronted by the women while working at MGNREGA. Written from a feminist perspective on gender, poverty and women's empowerment, the research seeks to address the problems of the women beneficiaries through their lived experiences. For this, we conducted in-depth interviews with the women beneficiaries in the months of August and September, 2009 in four remote areas namely, Burka, Chandrapur, Barbhang and Muguriya, the first two situated in Kamrup, while the third and the fourth in Barpeta districts of Assam, where the programme of MGNREGA is on-going. The findings of the research suggest measures so that the programme can be made more effective in the long run.

Key Words: Mahatma Gandhi Rural Employment Guarantee Act, women, empowerment, gender, poverty, in-depth interviews

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Introduction

India's shift in macroeconomic strategy has resulted in a significant increase in the growth rate of Gross Domestic Product (GDP) until the first quarter of 2012³ and hence, large-scale transformation of the economy. Against this macroeconomic backdrop, India has launched a number of flagship programmes including the Mahatma Gandhi Rural Employment Guarantee Act (henceforth MGNREGA). MGNREGA is a pro-poor anti-poverty employment generation programme of the Government of India (GOI), which acted as a road to electoral fortune for the United Progressive Alliance (UPA) government headed by the Indian National Congress Party in 2009. Formerly known as the National Rural Employment Guarantee Act (NREGA), it has been renamed as MGNREGA in October 02, 2009. The MGNREGA implementation status report for the financial year 2012-2013 unfolds that the programme has already provided employment to 44.9 million households across 28 districts and five union territories. Hence, it is becoming increasingly difficult to ignore the impact of MGNREGA on women beneficiaries. While a large and growing body of literature argues that MGNREGA, which promotes inclusive growth, has been a vehicle of change, a lifeline for rural women (Drèze and Khera, 2009; Holmes et al., 2011; Narayanan, 2008; Khera and Nayak, 2009; Sudarshan, 2011), however, so far too little attention has been paid to examine the impact of MGNREGA on women's participation in Assam. The research therefore, is an attempt to take a critical look at the issues, problems and challenges confronted by the women beneficiaries at MGNREGA. Written from a feminist perspective on gender, poverty

and women's empowerment, the research seeks to address the problems faced by the women through their lived experiences at MGNREGA. In short, the exercise probes some of the evidence of local realities informed by the lived experiences of a sample of women beneficiaries from the MGNREGA sites of Assam that helps to synergise women's empowerment and poverty alleviation.

The exercise begins by laying out the theoretical dimensions of the research, and looks at how feminist writings on poverty and women's empowerment connect to MGNREGA. It will then go on to discuss the methodological issues underpinning the project. This will be followed by a critical account of the narratives of our informants including the irregularities these women face due to lack of transparency at MGNREGA. Finally, in the conclusion, the key findings and outstanding challenges are reviewed. This review is expected to lead to a deeper understanding of the myriad problems of women and increase effective levels of public awareness, which in turn might make this policy more effective and women friendly.

Examining the connections between poverty, women's empowerment and MGNREGA

Reduction of poverty and hunger of the marginalised sections of the society is one of the key goals of India's development policies. Thus, though, poverty at \$1.25 a day in 2005 prices increased from 420 million people in 1981 to 455 million in 2005, but the number of people living on less than \$ 1.25 a day dropped from 60% (in 1981) to 42% (2005),⁴ and further to 37% in 2010.⁵ Over the same period, the number of persons living below a dollar a day also declined from 42% to 24% during the same reference period (Tharoor, 2007). Importantly, the United Nations Millennium Development

³ The Gross Domestic Product (GDP) of the country as determined by the World Bank (2011) is \$1.848 trillion. From the year 2000 until the first quarter of 2012, India has maintained an average growth rate of 7.37%. However, the economy has slowed down since then largely due to global economic down turn and the current GDP growth of the country is pegged at 6.1-6.7%. *Union Budget and Economic Survey*, <http://indiabudget.nic.in/es2003-04/general.htm> (accessed March 06 2013)

⁴ New data show 1.4 billion live on less than \$1.25 a day, but progress against poverty remains strong, <http://go.worldbank.org/DQKD6WV4T0> (accessed July 06 2012)

⁵ India at a glance, http://devdata.worldbank.org/AAG/ind_aag.pdf (accessed July 06 2012)

Goals too projects reduction of all forms of poverty by halves by 2015.⁶

Inevitably, over the past two decades, India has moved more people out of poverty than the entire U.S. population⁷; however, there are still large numbers of Indians that live marginally above the line of poverty. The concept of poverty is multi-dimensional and gendered, referred to as an ontological force and equated with deprivation and lack of social power, and connected mostly with social and spatial inequalities (Golding, 1986; Granzow, 2000; Shaffer, 2008). Scholars confirm that in many developing regions, poverty is chronic, persistent and often unshakeable (Golding, 1986; Granzow, 2000). Feminist critiques alongside the Beijing Platform for Action (1995) and Human Development Report (1995) postulated that poverty is experienced more severely by poor women (and children) when compared with poor men (Chant, 2006a; 2006b). Earlier, in similar context, David Harvey (1973) connected urban poverty with the enduring issues of social and economic (in) justice and highlighted its stratification by class, race and gender. Notwithstanding, the women's burden of poverty (coupled with women's responsibility for household well-being) continues, and even the latest statistics produced by the United Nations Development Programme confirms that out of every ten poorest persons of the world, six are women.⁸As a result, critiques encapsulates that

feminisation of poverty⁹ has become a global phenomenon reflecting upon unequal sexual division of economic resources (such as unequal access to labour market, less access to food, education and health care) together with unequal inheritance rights, unfair treatment under social welfare systems and low status within the family (see, Chant, 2006a; 2006b). Poverty alleviation, however, remains a complex and a difficult challenge (Granzow, 2000). Shaffer (2008) has developed a new concept of poverty and augmented the causal structure of poverty into five variables such as social, political, cultural, coercive and environmental capital, (re)phrasing it together as the 'forms of capital' (194). He goes on to strengthen this structure by highlighting the extent to which individuals either flows into or empowers themselves to reduce chronic poverty. In the World Bank volumes on *Moving out of Poverty* (Volume 2), Narayan et al. (2009a) draws on a grunt's eye view of people who live below the poverty line. The research on moving out of poverty was conducted in different communities across 15 countries of Latin America, Africa, East and South Asia. Here, Narayan et al. (2009a) addresses the strategies of rural poverty alleviation through the prism of poor people's lives. Focusing squarely on 60,000 rural people through qualitative methodology (individual life stories, focus groups, household interviews) alongside quantitative research, Narayan et al. (2009a) examines the subtle realities of local communities and explains how some people are successful in pulling themselves out of poverty, albeit local institutions like local level finance, markets, decent healthcare, roads, electricity, water, telephones, democracies together with social capital¹⁰(including

⁶The Millennium Development Goals report, 2009, United Nations (http://www.un.org/millenniumgoals/pdf/MDG_Report_2009_ENG.pdf, November 11, 2009). Although, India has made significant in-roads to poverty alleviation, however challenges remain. Perhaps in the post-2015 MDGs, India needs to concentrate on tackling multi-dimensional poverty (Alkire and Sumner, 2013).

⁷The current population of the USA stands over 313.8 million, Central Intelligence Agency-The World Fact Book, <https://www.cia.gov/library/publications/the-world-factbook/geos/us.html> (accessed March 07, 2013)

⁸Gender and Poverty (http://www.undp.org/poverty/focus_gender_and_poverty.shtml, October, 1, 2009)

⁹ Diane Pearce (1978) was apparently the first to use the phrase feminisation of poverty to refer to the increasing gendered patterns (especially of women and children) of poverty in America between the beginning of the 1950s and the mid-1970s. However, the phrase became popularised in the 1990s as a result of the growing research of the United Nations agencies.

¹⁰It is an established socio-geographic insight linked closely to communities. The social resources and

community leadership and most importantly, people's own initiatives), all links to wealth creation and remains key players in alleviating poverty (Shaffer, 2008). At the same time, Narayan et al. (2009a) also unravels why some poor people fail to escape poverty, while others push themselves further into the scourge of poverty (Narayan et al., 2009b). This is because poverty is multi-dimensional and income poverty of a household often coincides with other indicators of poverty such as ill health, malnutrition, access to poor quality education, clean drinking water, sanitation, cooking fuel and electricity besides other problems (Alkire and Sumner, 2013). In this research, however, we try to link the paradigm of poverty alleviation to embrace the increasing capacities and choices (purchasing power) of women involved in MGNREGA, thereby, reducing the vulnerability of the marginalised women to a certain extent.

Key to poverty alleviation inherently manifests the strategy to women's empowerment (Luttrell et al., 2009). This framework is not new, neither it is an imposition of the global north but was adopted in the mid-1980s in the context of contentious development discourse, as a result of the debates generated by feminist movement (Batliwala, 2007). The lexicon of women's empowerment signifies a transformative strategy to poverty alleviation based primarily on the principles of public participation, self-help, micro-credit and reservation of women within local self-governments (Batliwala, 2007). As argued by Batliwala (2007), the language of women's empowerment in India entered the political discourse largely as a result of Indian women's movement challenging patriarchal gender

knowledge held by an individual or community that enable the individuals or community to extend their influence and achieve their accomplishments are termed as social capital (see for instance, Bourdieu, 1977). In other words, it refers to the idea that access to and participation in groups can benefit individuals and communities. It also functions closely with other forms of capital such as human, cultural, economic and environmental (see, Shaffer, 2008).

relations and replacing official terminologies such as 'women's welfare', 'women's development', and 'women's upliftment' (Bhattacharyya, 2009). Gradually, in India, empowerment of women has turned from a politicised jargon into panoply of pro-poorest development-intervention policy agendas. GOI holds that empowerment through large-scale mobilisation of marginalised and poor women remains a key to solving the problem of poverty. It is necessary here to be explicit about what is meant by women's empowerment. Empowerment is a process of developing the individual as well as the collective capacities of women and their spheres of actions (Batliwala, 2007; Luttrell et al., 2009). However, the definition of empowerment resides within the notion of power (Kabeer, 1999; Luttrell et al., 2009). John Allen (2003: 2) links diverse everyday geographies of social action with power and argues that it "is a relational effect of social interaction". Reviewing the contributions of different social scientists, such as Michel Foucault, Max Weber, Hannah Arendt, Michael Mann and Gilles Deleuze, Allen shows how space determines the role of power to a large extent. He goes on to deepen the notion of power by unsettling that power is a dynamic force which can be held or possessed by individuals as well as by the social and political organisations and disseminated intact across contemporary geographical landscape. Arguably, then, empowerment may be defined as a means of 'enabling power' or 'power to' (act) as opposed to 'power over' (someone) (Rowlands, 1995; Luttrell et al., 2009). Jo Rowlands (1995) divided 'power' into four discrete categories: power over (ability to influence and coerce); power with (power from collective action); power within (self-reliance and self-confidence) and power to (organise and change existing hierarchies). Feminists argue that power is not a game of zero-sum, that is, one form of empowerment does not replace with another, instead different forms of power bear consequential implications for the operationalisation of empowerment (Kabeer, 1999; Rowlands, 1995; Luttrell et al., 2009).

As stated here and elsewhere, central to MGNREGA's objectives is to reduce poverty and empower women through increased self-reliance and job security (Drèze and Oldiges, 2009; Khera and Nayak, 2009). Jean Drèze, the key architect of this unique neo-liberal public works programme holds that MGNREGA is one of the most radical legislations and perhaps the most progressive program in the world. Framed by the Ministry of Rural Development, GOI, MGNREGA aims at providing social assistance by guaranteeing 100 days of wage employment to the rural poor per household in every financial year, especially during the lean agricultural season to those needy people belonging to the Scheduled Castes (SC), the Scheduled Tribes (ST), the Other Backward Classes (OBC) and Minorities. Activities of MGNREGA aims at rural infrastructure development and entails unskilled manual labour such as digging of new tanks/ponds, percolation tanks, construction of small check dams, rural road construction and connectivity, cemetery building and land filling. Undoubtedly, MGNREGA is a social welfare policy concerned with labour markets and the rural family, which endeavours to enhance rural employment and stimulate rural economic growth (Drèze, 2007; Jones et al., 2009; Sjoblom and Farrington, 2008). MGNREGA, built upon earlier public works programme, was passed as a law by the Parliament of India in September 2005 and was launched formally in February 2006. It is well documented that MGNREGA is an equal opportunity act: it is gender sensitive in the way that it entails that at least one third of the beneficiaries should be women (Jones et al., 2009; Sudarshan, 2011). As mentioned above, Drèze and Khera (2009) have reported that MGNREGA is a unique lifeline for rural women, who otherwise, seldom get a chance to earn their own cash (as opposed to unpaid housework and childcare activities at home). Striking features of MGNREGA as evidenced from the discussions of the United Nations Development Fund for Women (UNIFEM)¹¹ workshop on Women's

Empowerment at MGNREGA suggests that MGNREGA has been significant in achieving gender parity of wages and most importantly, 79% women collect their own wages; 68% keep their own wages. In similar context, a plethora of studies have shown that the percentage of women outnumber their male counterparts in MGNREGA workforce (Drèze and Oldiges, 2009; Khera and Nayak, 2009; Sudarshan, 2011). Seemingly, MGNREGA *Sameeksha* (2006-2012), an anthology of research reports that MGNREGA has proved to be much more credible than a mere pro-poor survival scheme: strengthens income security, intensifies food intake, plummeted incidence of poverty, and lessens mental depressions and proliferation of positive health outcomes. Scholars however, comments that all India participation of women at MGNREGA has increased marginally from 40% of the total workforce in 2006-07 to 53% in 2012-13 (Figure 1, page 98). Women's participation is highest in Kerela (93%) followed by Pondicherry (84%), Goa (81%) and Tamil Nadu (75%), all these states can be very well labelled as 'WMGNREGA' (W stands for women). It is lowest in Uttar Pradesh (19%), followed by Jammu and Kashmir (20%): there remain large-scale varying levels of inter-state participation (Figure 1, page 98) of women at the MGNREGA sites (Khera and Nayak, 2009; Sudarshan, 2011). Assam is one such examples (see, Table 2, page 99) where the participation of women beneficiaries in MGNREGA is less than the stipulated percentage of one-third of the total MGNREGA workers (Khera and Nayak, 2009; Sudarshan, 2011). Moreover, our study reports that in the MGNREGA worksites of Assam nuanced issues of gender equality (including the problem of childcare) remain limited. This observation bears resonance to the study as reported by Jones et al. (2009) and Khera and Nayak (2009). Now we turn to address the methodological issues.

Guaranteed Employment, Institute for Human Development - UNIFEM Workshop,
<http://www.unifem.org.in/PDF/Engendering%20NREGA%20-%20Workshop%2031%20August%202009.pdf>,
(accessed November 30, 2009).

¹¹Engendering NREGA: Women's Empowerment through

Methodology

In this article we advocate Women in Development (WID)¹² approach because this programme (as well as MGNREGA) highlights the economic contribution of women to development,¹³ thus, augmenting increased bargaining power of the poor women. The seminal work of Esther Boserup (1970) formed the basis for WID framework. Boserup identified women as agents of development by emphasising their roles as workers and producers (Rathgaber, 1989). Importantly, this approach embraces the poverty alleviation paradigm (Chowdhry, 1995). In this research, we adopt the WID framework to make the women workers' voices heard at MGNREGA: that they are not only recipient agents but also social actors of transformation. Alongside, the WID approach also highlights the challenges and economic inequalities (including wages and discrimination), the women face while working at MGNREGA sites.

We began our field work in the months of August and September, 2009 in four remote areas of Assam, namely, Burka, Chandrapur, Barbhang and Muguriya, the first two situated in Kamrup district while the third and the fourth are in Barpeta district, where MGNREGA is on-going. Here, we deployed mainly in-depth interviews from feminist research methodologies and personal observations. In-depth interviews belong to qualitative research

methodology in which, in contrast to large-scale questionnaire surveys, a few cases are examined in depth (Dwyer and Limb, 2001). We conducted 16 in-depth interviews with women working under MGNREGA. In each location, we contacted a local resident/a member of a *Gram Panchayat*¹⁴, who in turn helped us to gain access to these participants. The richness of in-depth interviews lies in gaining the complexity of social relationship of the researched (Dwyer and Limb, 2001); in this case, the lived experiences of poor working Assamese women (Figure 2). Narayan et al. (2009a; 2009b) argues that qualitative interviews, like any other methods are prone to error. In similar context, we argue that for reliability and authenticity of our qualitative interviews, we have crosschecked and cross-referenced our interviewees by asking the same set of questions to all the women interviewed (Narayan et al., 2009a). Our personal observation in the field also helped us gain rapport and thus capture the actual but often squeamish images of the working women. Fictitious names are used for the interviewees and the details that may reveal their identity are not presented (Bhattacharyya, 2009).¹⁵ We conducted all the interviews in Assamese and the translations in English that appear in this article are also ours. Tables 1a and 1b present the biographical/narrative data. This part of the research thus sets the scene and context for the final part of the exercise, which provides a discussion of our findings.

MGNREGA in Assam through women's voices

According to the statistics produced by MGNREGA, in Assam, women constitute 21% (Table 2, page 99) which increased to 25% (2012-13) of the total job cardholders, whilst the all India figure shows that women occupy 53% of the total job cardholders. Table 2 (page 99) provides a detailed report of the percentage of the total number of women

¹² WID, WAD (Women and Development) and GAD (Gender and Development) are the three discursive theoretical approaches to gender and parallels broadly to liberal, radical and Marxist feminist perspectives. While the WID approach seeks to assimilate women into the process of development, the WAD theorists views that the capitalist development process exploits the poorest women of the world, especially the Third World Women and urges that changing international structures would improve women's position. While WID embraces women's empowerment and their independence, however, fails to take into account the structural inequalities between men and women, which are now replaced by GAD (Rathgaber, 1989).

¹³ "Women in Development" Women 2000
<http://www.un.org/womenwatch/daw/public/women%20in%20development%201992.pdf> (accessed July 20 2008)

¹⁴ An institute of local self-government.

¹⁵ We used a consent form either duly signed or thumb printed by the participants. All the participants were made clear that their biographical information would only be used for academic purpose.

employed at the MGNREGA sites of Assam for the financial year (FY) 2009-2010. This table highlights the kind of manual activities engaged in by the workers of Assam at the MGNREGA sites. Importantly, the monitoring report produced by the Department for International Development (2007) suggests that Assam remained one of the best MGNREGA performers in 2006-07 in terms of employment generation but fails in the year 2008-09 to retain its name in the same (Drèze and Oldiges, 2009). Apparently, Liu and Barrett (2013: 52)

reports that MGNREGA in Assam suffers not only from low participation rate, but is also “accompanied with high rationing among the poor”. However, this article reports on the subtle issues of struggles the women workers suffer from at the MGNREGA sites of Assam. In the following sections, we discuss a novel set of empirical findings, unravelling the hidden predicaments of women beneficiaries. First, though, we discuss MGNREGA as ‘a ray of hope’ for these women.



Figure 2: Working Women at MGNREGA, sharing their experiences [photo: courtesy of the authors]

Table 1 (a): Brief biographical information on each of the interviewees

No.	Names	Locality	Age	Marital Status/Years	Education Level	Caste	Religion	Language
1	Bina Das	Burka/Kamrup	40	M/20	Under Metric	OBC	H	A
2	Saru Kalita	Burka/Kamrup	28	M/4	Metric Pass	General	H	A
3	Gita Deka	Chandrapur/Kamrup	35	W/19	Illiterate	OBC	H	A
4	Rinti Deka	Chandrapur/Kamrup	35	M/9	Under Metric	OBC	H	A
5	Bharati Rajbonshi	Chandrapur/Kamrup	32	M/12	Illiterate	General	H	A
6	Dipa Ingti	Chandrapur/Kamrup	28	M/13	Illiterate	ST	H	A
7	Dina Deka	Chandrapur/Kamrup	40	M/20	Illiterate	OBC	H	A
8	Mun Kalita [†]	Chandrapur/Kamrup	40	M/19	Illiterate	General	H	A
9	Ala Kalita	Borbhang/Barpeta	45	M/23	Illiterate	General	H	A
10	Jonali Roy	Borbhang/Barpeta	40	M/20	Illiterate	SC	H	A
11	Moni Barman	Borbhang/Barpeta	36	M/4	Under Metric	General	H	A
12	Nita Choudhury*	Borbhang/Barpeta	45	M/Separated	Under Metric	General	H	A
13	Jina Talukder	Borbhang/Barpeta	33	M/16	Under Metric	General	H	A

14	Rupali Talukder♣	Borbhang/Barpeta	35	M/7	Under Metric	General	H	A
15	Sabita Das	Muguriya/Barpeta	28	M/9	Under Metric	General	H	A
16	Konika Roy	Muguriya/Barpeta	40	M/24	Under Metric	OBC	H	A

Table 1 (b): Table 1b: Brief biographical information on each of the interviewees

No.	Names	Monthly Income (in₹)	Nature of Family	No. of children /Ages	Nature of MGREGS jobs	MGNREGA jobs approval	Other waged work
1	Bina Das	8,500	Nuclear	2/18, 16	Supervisor (Voluntary)	Approved	SS
2	Saru Kalita	6,000-8,000	Joint	3/12, 10, 2	Supervisor (Voluntary)	Approved	SS
3	Gita Deka	2000	Nuclear	3/14, 15, 18	JCH	D	WW
4	Rinti Deka	1500-2000	Nuclear	3/8, 6, 4	JCH	D	Weaver
5	Bharati Rajbonshi	1500-2000	Nuclear	6/11,10,7,6,4,1	JCH	D	WW
6	Dipa Ingti	1000-2000	Nuclear	3/12, 8, 7	JCH	D	Weaver
7	Dina Deka	1000-3000	Joint	3/18,17,16	JCH	D	WW
8	Mun Kalita†	2000	Joint	4/18,17,10,3	JCH	D	Agri.Labour
9	Ala Kalita	2500	Nuclear	3/21,18,15	JCH	Approved	Weaver, Agri.labour
10	Jonali Roy	1800	Nuclear	3/17,16,15	JCH	D	Weaver, SHG
11	Moni Barman	3000	Nuclear	----	JCH	D	Weaver, Agri.labour
12	Nita Choudhury*	2800	Nuclear	-----	JCH	D	Domestic Worker, Weaver
13	Jina Talukder	2800	Nuclear	2/15, 12	JCH	D	Weaver, SHG, Agri.Labour
14	Rupali Talukder♣	2500	Joint	-----	JCH	D	Domestic Worker, Agri. labour
15	Sabita Das	2000-2500	Joint	2/8, 5	JCH	D	Weaver
16	Konika Roy	1500-2000	Nuclear	6/23,18,16,14	JCH	D	Weaver. SHG

† deserted by her husband but lives with her in-laws; * lives with own parents; ♣ first wife but lives together with the in-laws, husband and second wife; M=Married; OBC=Other Backward Communities; SC=Scheduled Caste; ST=Scheduled Tribe; H=Hindu; A=Assamese; JCH=Job Card Holder; D= Disapproved; SS=Social Service; WW=Wage Worker; SHG=Self-Help Group

MGNREGA- A ray of hope

This study produced results which corroborate the findings of a number of previous work in this field (Drèze and Oldiges, 2009; Khera and Nayak, 2009; Sudarshan, 2011), however, it remains unique in the sense that it includes women's voices. It is well established that

MGNREGA serves as an institution through which poor people including women are empowered (Drèze and Oldiges, 2009; Khera and Nayak, 2009; Sudarshan, 2011).

All the women interviewed are Hindus. Out of 16, nine (56%) belong to general or upper

caste, five (31%) belong to OBCs, while one each belong to SC and ST (13%). Majority of the interviewed women are either illiterate (44%) or have studied till high school (50%), while only one Saru Kalita has passed her matriculation exam (please see, Table 1a).

Evidence from the findings suggest that abject poverty have driven majority of these women (except the first two women interviewed, please see Table 1b) to work under MGNREGA: the total average monthly household income of the first two (12%) women interviewed is in between ₹6000-8000, while that of other 14 (88%) women is in between ₹1400-2300. The first two women worked as voluntary supervisors in MGNREGA while the other 14 women worked in MGNREGA as manual workers. All the 16 women interviewed are married and aged between 28-45. Interestingly, all the women interviewed earn cash from sources other than MGNREGA, especially when MGNREGA is not on (see, Table 1b): the narratives suggest that these women being the primary family caretakers and producers of food bear the brunt of tilling agricultural land, grinding grain, fetching water from a distant place, weaving for self-help groups and cooking.

Notwithstanding, MGNREGA is a well-proven venture having a positive impact on the increased level of household income (Drèze, 2004; 2007). Majority of the women beneficiaries interviewed have reaped the advantage of the scheme by increasing the family income (Drèze and Oldiges, 2009; Drèze and Khera, 2009; Khera and Nayak, 2009). Rupali Talukder, who otherwise is a domestic/agricultural labour, deserted by her husband (for not having children) but still lives with her in-laws, husband and second wife, narrates her story of joining MGNREGA and increasing her income.

“When three years ago MGNREGA was first implemented in our village, he (my husband) did not let me join the scheme. He used to tell me that jobs of MGNREGA are for ‘males’ and he feels ashamed if I go and

work over there. However, after his second marriage, he does not say anything. Last year, after joining MGNREGA, I bought a radio. Altogether, I got ₹10,000 from the scheme. With this, I have bought a bicycle and a bed for the family. I have also bought 15 kilogram of subsidised rate rice (at ₹7 per kg). Moreover, I have also helped my husband clear his debt (for the loan he had taken to celebrate his son’s birth ceremony). Most importantly, if I have to go somewhere, I do not need to beg him for money. Since, I have my own money; I can go anywhere I want to.”

(Rupali Talukder: 14)

In the West, feminist critics have suggested that social construction of women as dependents on men “both economically and morally, or as lesser beings- as fragile or in need of protection” (McDowell, 1999: 111), affects the everyday lives and the condition of women. With respect to similar perception, the key monitor of the Burka site, who is responsible for employing workers at his site told us that although the jobs at MGNREGA are government sponsored but, as mentioned earlier, demands hard manual labour inputs, and therefore is commonly perceived as ‘male’s work’. As a result, he is unable to employ women as manual workers at his sites. Instead, he has employed five women (including Bina Das and Saru Kalita alongside five men) as voluntary supervisors to monitor the worksites. Similarly, Rinti Deka, who is a weaver and mainly works from home because of her three young children (aged 8, 6 and 4 years) with no family support, reveals that her husband values women’s seclusion and therefore, does not approve of her working at MGNREGA but poverty, has driven her to participate at MGNREGA. She narrates her *clandestine* tale of joining MGNREGA.

“My husband did not let me join MGNREGA because he does not want me to go out and do manual work at MGNREGA sites with other male counterparts. Although, my husband is a job cardholder but he too does

not work at MGNREGA, instead he works in the agricultural fields where the wage is higher than working at MGNREGA. However, poverty alongside growing price rise has made our lives miserable. Therefore, I go and work in my husband's job card. Nevertheless, have to leave the children at home, as there is no place to keep them at worksites. Whenever I return from MGNREGA activities, I always find a tensed/chilly environment at home. My husband keeps on passing sarcastic comments, which is often difficult to digest-making me feel guilty about leaving the children at home".

(Rinti Deka: 4)

This evidence presented here and elsewhere of our study is reinforced by a number of presentations made at the UNIFEM workshop (2009). The workshop stressed that instead of putting women to hard physical labour, provisions should be made at MGNREGA for skilled and semi-skilled amenities like artisanal work, weaving and so on. Further, the extrapolation of our findings suggest that majority of the women (81%) failed to receive any support from the family members to join MGNREGA works (please refer to Table1b), rather it is their self-motivation (Narayan et al., 2009a) and economic constraints that compelled them to work at MGNREGA. This finding of our study, however, fails to bear resonance to the findings as reported by Khera and Nayak (2009: 51), who argues that MGNREGA works are regarded as 'socially acceptable' because women here work in groups, and most importantly, these works are provided by the government.

However, Dipa Ingti and Moni Barman, despite disapproval of their husbands, have joined MGNREGA because the act has ensured them of an additional income per year, thus helping them to build a credible image in their family.

"I have three young children (two daughters aged 12 and 8 and a son aged 7 years). Since, the children are growing, their demands are rising, which otherwise I cannot afford with my job as a weaver.

Although, my husband is a daily wage worker but the income is not sufficient to run the family efficiently. Therefore, I joined the scheme. My husband does not approve of my MGNREGA job but my daughters like it because I am able to pay off their tuition fees."

(Dipa Ingti: 6)

"I am married for last four years and I still don't have children, so we are only two of us. My husband does not want that I should join MGNREGA because he is afraid that my parents might not like it. Moreover, he himself feels embarrassed about women going out and doing unskilled manual work. However, when my husband was selected for 'home guard training', we needed to pay for his training fees. Therefore, instead of borrowing money from my parents, I decided to join MGNREGA. MGNREGA helped me to pay the fees for his training."

(Moni Barman: 11)

Arguably, the activities of MGNREGA have emerged to a great extent in response to the needs of these women: the women are self-empowered agents, developing their consciousness and taking own decisions (power within) to bring about transformation in their own family (Drèze and Khera, 2009; Khera and Nayak, 2009).

In this way, these women have been successful in challenging certain patriarchal norms associated with Assamese social and cultural institutions: here, the women have deployed their enduring capacity of 'power over' (Allen, 2003; Rowlands, 1995) to tackle the "power dynamics at the household level" (Luttrell et al., 2009: 6). In short, the narratives suggest that these women have found their own ways not just to cope with poverty, but often transcended the limitations under which they are placed (Narayan et al., 2009a; 2009b). Therefore, MGNREGA can be stamped as a ladder for social change- an organisation of collective action (power with) to promote individual capacities through job and social security, which in turn might help to challenge

and transform power relations (see, Rowlands, 1995; Luttrell et al., 2009).

Childcare provisions at MGNREGA

Childcare remains a prime responsibility of women and in most cases the child's mother. However, in India, there is very little research on childcare strategies as well as the use of complementary or formal childcare facilities by the working parents. Notwithstanding such disjuncture, MGNREGA legislation provides childcare facilities by deputing a woman worker at the worksites where "the numbers of children below the age of six years accompanying the women working at any site are five or more" (paragraph 28, schedule II of MGNREGA). Further, the person, who is appointed to childcare, is entitled to the same minimum wage as other beneficiaries (paragraph, 29, schedule II, MGNREGA). However, our study provides strong evidence to suggest that there is no provision of childcare or proper shade for children near the worksites. This finding of our study supports previous research (Narayanan, 2008; Khera and Nayak, 2009; see also Holmes and Jones, 2009; Jones et al., 2009). Moreover, there were no functional '*balwadi*' or '*anganwadi*' in the villages where our study was conducted. Among the 16 women interviewed, 13 have children and six women have minor children ranging from the age of one to 12 years (Table 1b). Thus, there are about 24-27 children needing childcare. This is however, the case with infants aged one to five. Bharati Rajbonshi, a lactating mother for instance, takes her one year old child to the worksite along with her eldest daughter (who is 11 years old and misses school during those days) to look after the child:

"Economic constraints have compelled me to join MGNREGA. During the days of my work as a job cardholder, I take my eldest daughter to look after my one-year-old child. I feed my child in between the work. My daughter looks after him under the shade of a tree. But it becomes very difficult when it rains or when the baby is sick"

(Bharati Rajbonshi: 5)

Appalling evidences suggest that trees remain the key source of shelter during the rainy and the sunny days (Figure 3). There are also evidences to support complete absence of basic facilities such as safe drinking water, toilets, first-aid box and rest room at those worksites where the study was conducted. Sabita Das, who hails from an extended family and a mother of two young children (aged 8 and 5 years), illustrates her problems at the worksite:

"I live in a joint family and my husband is a mason. Both my sister-in-law and me are job cardholders and my mother-in-law is not in a position to look after four children. My elder son goes to school but younger one does not. However, when MGNREGA works are on my elder child misses school and I take both of them to the worksite. As there are no big trees nearby for shelter, I make them sit under the sun. There is also no tube well around, so have to fetch water from home. I wake up at 5 am in the morning, do my household task and pack food, water and snacks for three of us. Moreover, there is no urinal. We have to go far away behind the bush where nobody can see us to release the tension"

(Sabita Das: 15)

Further evidence suggest that as a result of the lack of these amenities, women with minor children like Rinti Deka and Dipa Ingti are hesitant to take their children to the worksites, instead leave the children alone at home and themselves remain worried at the worksites. Strikingly, evidence suggests that it can be often hazardous to put a minor child at the worksite with no guardians to look after. Mun Kalita, whose husband has left her and has not turned up for more than a year, lives with her mother-in-law, four children and four sisters-in-law, illustrates her experience of taking her three year old daughter to the worksite:

"I have the responsibility to look after my mother-in-law, sisters-in-law and my four daughters. My monthly income is

approximately ₹2000. I cook the breakfast the previous night as it lessens my morning work. I wake up at 4:30 am in the morning: clean the utensils that were left over after dinner and fetch water from the public tube well. Then I prepare my daughters for school. I reach the worksite at 7:30 am. My mother-in-law cooks the afternoon meal while my sisters-in-law helps in other household tasks such as washing clothes, sweeping, dusting, weaving etc. It is extremely difficult and often dangerous to take little children to the worksite. As you see, I have complementary childcare at home to look after my three-year-old daughter but on three occasions I had to take her with me to the worksite. I used to make her sit at the spot under the shade of a tree where I worked but she used to follow me wherever I go. I could not concentrate on the work as at the back of my mind I kept thinking of her safety”.

(Mun Kalita: 8)

Superficially, these extracts here and elsewhere, suggest how families and geography of social capital interact: Rupali Talukdar’s relational connections, the compromise to live with her husband and the second wife within the same household and her attitude to help the family financially; the interesting alliance between Mun Kalita, her mother-in-law and sister(s)-in-law. It stimulates the role of everyday practices, poverty and the utilisation and maintenance of social capital within the family. Together, these extracts illustrate how the role of everyday lives of these poor women and their hidden power are maintained within the family through the socially negotiated ties, norms, values, interactions and relationships (see for instance, Bourdieu, 1977).

Holmes and Jones (2009) suggest that limited or no childcare facilities at MGNREGA worksites is a key lacuna especially for women with minor and infants. Arguably, MGNREGA, as of now, only caters “to able-bodied workers” (Holmes

and Jones, 2009: 7). Holmes and Jones (2009) go on to argue that even where there exists limited childcare facilities, such facilities are dubious, often a shade to protect children from the sun, with little or no access to food, drink and learning facilities. Prior studies have also suggested that improved childcare facilities at MGNREGA worksites would encourage mothers of young children to join the programme (Khera and Nayak, 2009; Narayanan, 2008; Sjoblom and Farrington, 2008). According to Jean Drèze, provision of childcare should be made imperative in those areas where there are demands from at least five women; this would further arbitrate in as a vehicle of fabricating wider social acceptance of childcare facilities as central to women’s right to work (Drèze and Oldiges, 2009). Childcare provision at MGNREGA worksites can have a direct impact on gender, empowerment and poverty alleviation through enabling employment of mothers with children; there may also be longer-term benefits in breaking the vicious cycle of poverty. Scholars argue that improved childcare facilities could act as a road to increasing the potentiality of MGNREGA (Khera and Nayak, 2009; Narayanan, 2008; Sjoblom and Farrington, 2008). “Providing proper crèches with facilities either on work sites or in villages, or through mobile crèches, would not only enhance women’s equal participation in public works programmes, but would also support children’s wellbeing at an early age” (Holmes and Jones, 2009: 10; Jones et al., 2009). Further, better childcare provision, apart from leveraging full potentiality for women to work at MGNREGA could allow the elder child/children to attend schools. In this way, MGNREGA can prove to be a unique tool in mobilising women on a large scale for varied labour intensive public works in rural areas (Drèze, 2004; 2007). Notwithstanding, where the planners fail to provide childcare; there should be flexible working hours for women with minor children and infants, which in turn would enable more mothers to participate in MGNREGA.



Figure 3: Daughter and one-year old child of Bharati Rajbonshi and the tree where they take shelter when their mother works for MGNREGA [photo: courtesy of the authors]

Lack of Transparency

The national budget for the financial year (FY) 2006-2007 was ₹11.3 billion, which increased to ₹39.1 billion in the FY 2009-2010 through to ₹33 billion in the FY 2013-14. MGNREGA is financed through a contribution of the central government (90%) and through expenditure by the states (10%). Most of the money is directly mobilised and monitored by grampanchayats. It is apparent from our study that MGNREGA in Assam fails to ensure 100 days of employment. This is largely because of entry of unscrupulous contractors becoming a threat to MGNREGA, as opposed to Schedule I, section 11, stealing away a lion's share of the benefit, and reducing the employed days of the job cardholders. In addition, majority of the participants have complained that they earn less than the stipulated minimum wage meant for Assam, which stands at ₹136. Alongside, interesting evidence show that the worksites are plagued by corruption (Drèze and Khera, 2009; Sjoblom and Farrington, 2008) where implementing agencies fail to provide the job cardholders the minimum materials (such as the cart, spade) required of the job. Instead, the beneficiaries themselves have to make arrangement or hire these materials; this further reduces their daily wages. Ala Kalita, who works as an agricultural labourer, when MGNREGA is not on, portrays her difficulties of job experience at MGNREGA.

“My children have grown up but my husband, who is also a daily wage worker, cannot afford to meet the needs of the children. That is why; I have joined

MGNREGA for some extra income. Last year, I worked at MGNREGA for 60 days, this year I only worked for 26 days so far. Previously, we were waged daily but now contractors have poured in into the system and we have to work under them. I work as an agricultural labourer where I plant the seeds, but working at MGNREGA is even harder. At MGNREGA, we have to push the loaded cart (*thela*) from one place to another. At first, I used to feel shy to push the cart but economic hardships have swept away my shyness. Sometimes when the cart becomes too heavy, I fail to push it. However, we women do not receive any help from the fellow male labourers because they think that ‘since we are all equally paid, why should we help these women’. However, after all that hard work, the money we receive is very less when compared to the daily wage of ₹100 at the agricultural field. Although, the daily wage at MGNREGA is ₹100¹⁶, out of this total, I need to pay ₹30 for the cart(s), I hire for the work. So, in reality I receive only ₹70 in a day at MGNREGA”

(Ala Kalita: 9)

These painful evidences entail the existence of enormous exploitation of the beneficiaries (Drèze and Khera, 2009). Arguably, the failure of the act at our study area is attributable to poor administrative management. Ironically yet

¹⁶ In the FY 2009-2010, MGNREGA wage was ₹100, which increased to ₹136 from April, 2012, MGNREGA *Sameeksha* (2006-2012)

unsurprisingly, the Comptroller and Auditor General (CAG), GOI (2013), while reporting the performance of the MGNREGA between April 2007 and March 2012 unfolds that Assam ranks first in misappropriation of funds and second in employing 2,016 false workers (termed as 'ghost workers') in muster rolls and paid an amount of ₹ 2.6million in 2011-12.¹⁷ For Assam, this act has been a corruption and a fraud generating Act. The Government of Assam therefore, should take an initiative to implement biometric smart card system for disbursement of MGNREGA wages to the beneficiaries, which would not only increase transparency and speed up the payment method but also decline gross irregularities and malpractices.

Conclusion

The research largely advocates a WID approach and seeks to mediate intersections between women's empowerment, gender and poverty. Application of this approach sheds new light on the lived experiences of women working at MGNREGA: and their relative access to guaranteed paid employment. MGNREGA is leverage to women's empowerment (power within). Even though propelled by economic necessity, these women have been able to spend their earnings for household goods and other consumption (MGNREGA *Sameeksha*, 2006-2012). Arguably, for this sample of women, MGNREGA is a rural lifeline, albeit multi-dimensional poverty remains endemic to their lives. Notwithstanding, the in-depth interviews unpack, some of the struggles the women confront (including childcare) at the worksites and also at home. While MGNREGA remains a good legislation in theory but it is not so in practice, at least in Assam, where it is often full of contradictions. The findings suggest that although MGNREGA recognises connections between gender equality and

poverty alleviation but persistence of gender inequality results a chain of exploitation and vulnerability of women; absence of childcare facilities, even if not a complete barrier, it remains a great hindrance to women's full participation at the worksites. In addition, the absence of other worksite facilities such as toilets, first aid, and work-site-equipments reflects a handicap of poor institutional capabilities. These entire lacuna marginalises all the beneficiaries rather than improving their lives. Further, presence of contractors and discontinuity of work are saddled by the yoke of massive corruption, ensuring lack of transparency and inefficiencies within the system. Therefore, the question remains as to whether MGNREGA in rural Assam serve its ambition of fabricating durable infrastructure, which could contribute to long-term welfare and employment or will it ever remain a mirage of development?

In this research, we deployed 16 participants through in-depth interviews. Although, this sample is small to arrive at a general conclusion of women's persistent constraints at MGNREGA, we suggest that this research serves as a starting point from which critical reflections on gender and MGNREGA can be developed: critical reflections that may be key to (re)construct the already existing provisions and related debates of MGNREGA policy so that it can be transformed into a women friendly policy. Following are the key insights, which emerged as a subject for further investigation:

First, Harvey (1973) suggests that social justice should be an important issue for urban planners. In similar context, we argue that gender discrimination that persists at MGNREGA should remain a central issue for the policy makers as failure to do proper gender analysis might lead to ineffective policies, not only in terms of women's participation in manual works but also the extent in the quality of their work, participation in decisions regarding selection of works, conducting of social audits and so on.

¹⁷ CAG exposes gaping holes in Assam MGNREGS (2013, April 24). *The Times of India, Guwahati*, http://articles.timesofindia.indiatimes.com/2013-04-24/guwahati/38789115_1_cag-ghost-workers-rural-employment-guarantee-scheme (accessed April 24, 2013).

Second, in order to understand the evidence of persistent inequality we need to probe the male workers' attitudes at MGNREGA. We need to better understand the extent to which the male workers' perceptions differ from their female counterparts, perhaps by advocating Gender and Development (GAD) approach. As such, this research produces a direction for future research, where it is suggested to include the male participants' more fully in in-depth interviews.

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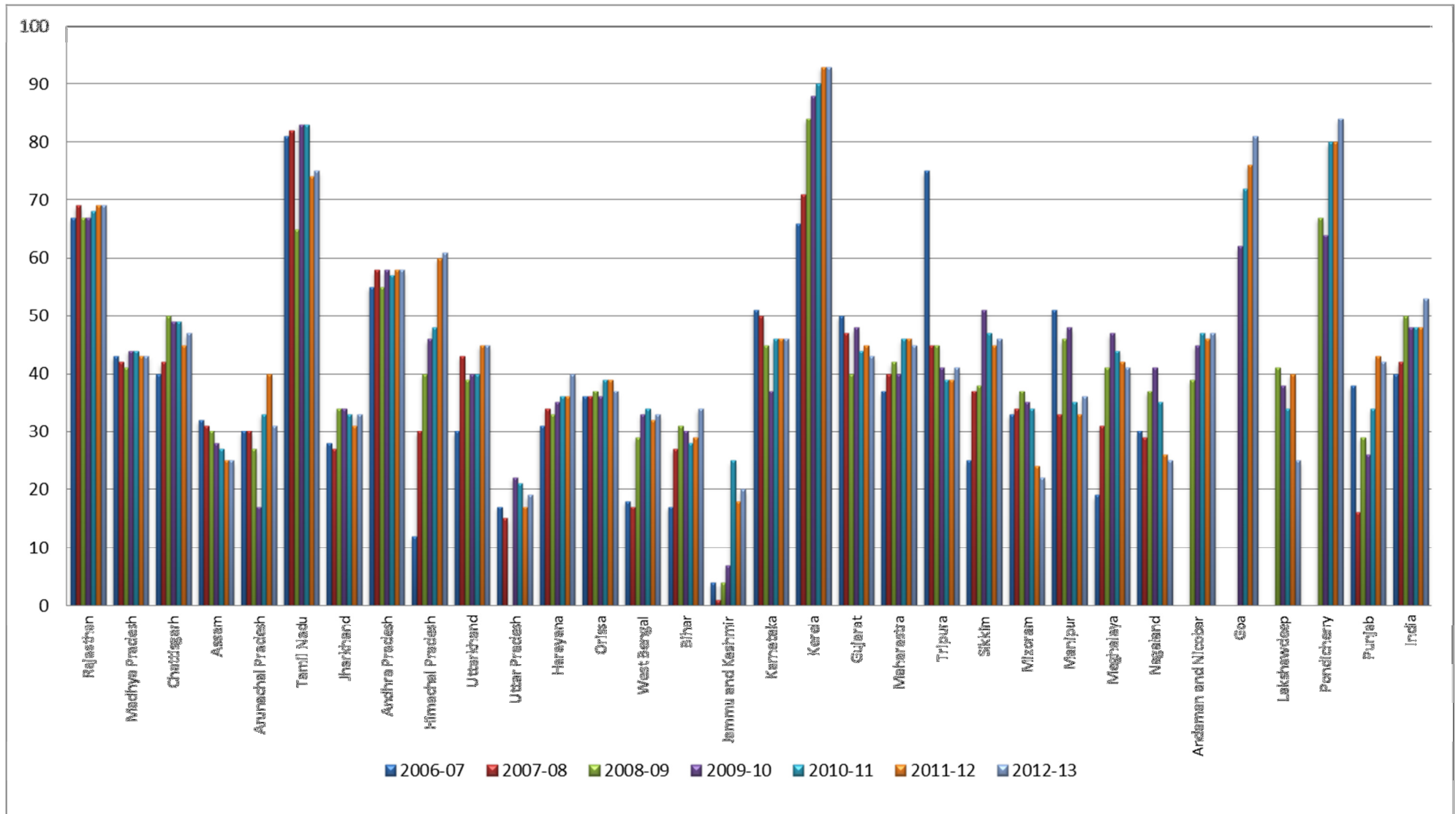


Figure 1: Share of women's participation, Mahatma Gandhi Rural Employment Guarantee Act, 2006, (in percentages)

Source: Official data as posted on Mahatma Gandhi National Rural Employment Guarantee Act, 2005 website (<http://nrega.nic.in/>)

Table 2: Work category wise women employment (in percentage) at MGNREGA sites of Assam, 2009-2010

Work category	Worker Employed		Total number of workers employed	Percentage of workers	
	Women	Men		Women	Men
Rural connectivity	54600	200627	255227	21	79
Water conservation and water harvesting	4583	20279	24862	18	82
Renovation of traditional water bodies	3290	15635	18925	17	83
Flood control	10650	34500	45150	24	76
Draught proofing	1743	6971	8714	20	80
Irrigation canals	3168	13143	16311	19	81
Irrigation facilities	165	319	484	34	66
Land development	7212	29874	37086	19	81
Other works	2408	9564	11972	20	80
Grand Total	87819	330912	418731	21	79

Source: National Employment Guarantee Act
http://nrega.nic.in/netnrega/state_html/wrk_cat_men_women_dtl.aspx?lflag=local&state_code=04&state_name=ASSAM&page=S&fin_year=2009-2010, November, 22, 2009)

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Doing Good is Good Business

Mr. Parthajeet Sarma¹

Introduction

The private sector does participate, in some form or the other, along with Government agencies, when it comes to fulfilling the basic needs of healthcare, education, infrastructure, water & power and housing in urban centres. However, in the semi urban and rural areas, the private sector has had little or no role to play. Why? Is it because they see no business in 'doing good'. Some of them may be under the impression that the numbers are not attractive enough, when in most sectors the numbers are quite attractive, as the pyramid gets wider towards the lower half (Sarma, 2013).

A little above the bottom of the pyramid, social workers are active, trying to address the on-ground needs of the populace. Such workers often work under the banner of NGOs (non-governmental organisations), most of which are not-for-profit organisations. NGOs are, at times, funded by government or by international aid agencies. A not-for-profit organisation's outlook and a for-profit organisation's outlook towards solving problems are different. NGOs seek social transformation and improvements in quality of life whereas for-profit organisations are accused of seeking profits only. This gaping hole in the middle does not allow the two sides to meet often. Organisations like the Ashoka Foundation and others are taking efforts to promote social entrepreneurship by bridging the gap between the two sides. It needs to be understood that maximising profits works well for the overall good of society. Therefore, whilst it is important for business houses to look outside of their

guarded markets, governments need to create a healthy environment for bridging the gap.

According to one of the studies made by global real estate consultancy, Jones Lang Lasalle estimates that there is a shortfall of about 26 million housing units in India, mostly in the semi-urban areas. This amounts to a largely untapped market size of at least \$200 billion and there is hardly anyone from the organised private sector tending to this market. The said amount is equal to about ₹11 trillion or about enough to buy 2272 Airbus A-320 planes, the model commonly used by the commercial airlines in India. Now that is a huge business opportunity waiting to be explored. Instead of concerted efforts by private and public minds towards providing such needs, we as a nation seem to be more concerned about issues concerning the needs of the swish lot in our cities. Open any newspaper today in our big cities and you will observe that the biggest advertisements are from property developers, selling million dollar homes, which are supposedly 'sustainable'.

Social Entrepreneurs

So can entrepreneurs make a difference?

The first thought may be that our social issues are so big that an entrepreneur can do little and this may require active participation of government. A lot is written about how control mechanisms will need to be changed; new policies will have to be made and so on (please refer to Sharma, 2013). Now, control mechanism and regulations are not so much in our control anyway; so why worry about them?

What is in control is the ability to ideate and embark upon technology based solutions. Technology allows one to deliver low cost products at fair prices, at the lower half of the pyramid. Entrepreneurs have the opportunity to

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explore the use of domain technology and information technology to alter and improve the way business is done in the priority and allied sectors. It has been demonstrated on many occasions that ideas which have a social impact and profitability are not mutually exclusive (Sharma, 2013). Once this is achieved, regulations follow the success story.

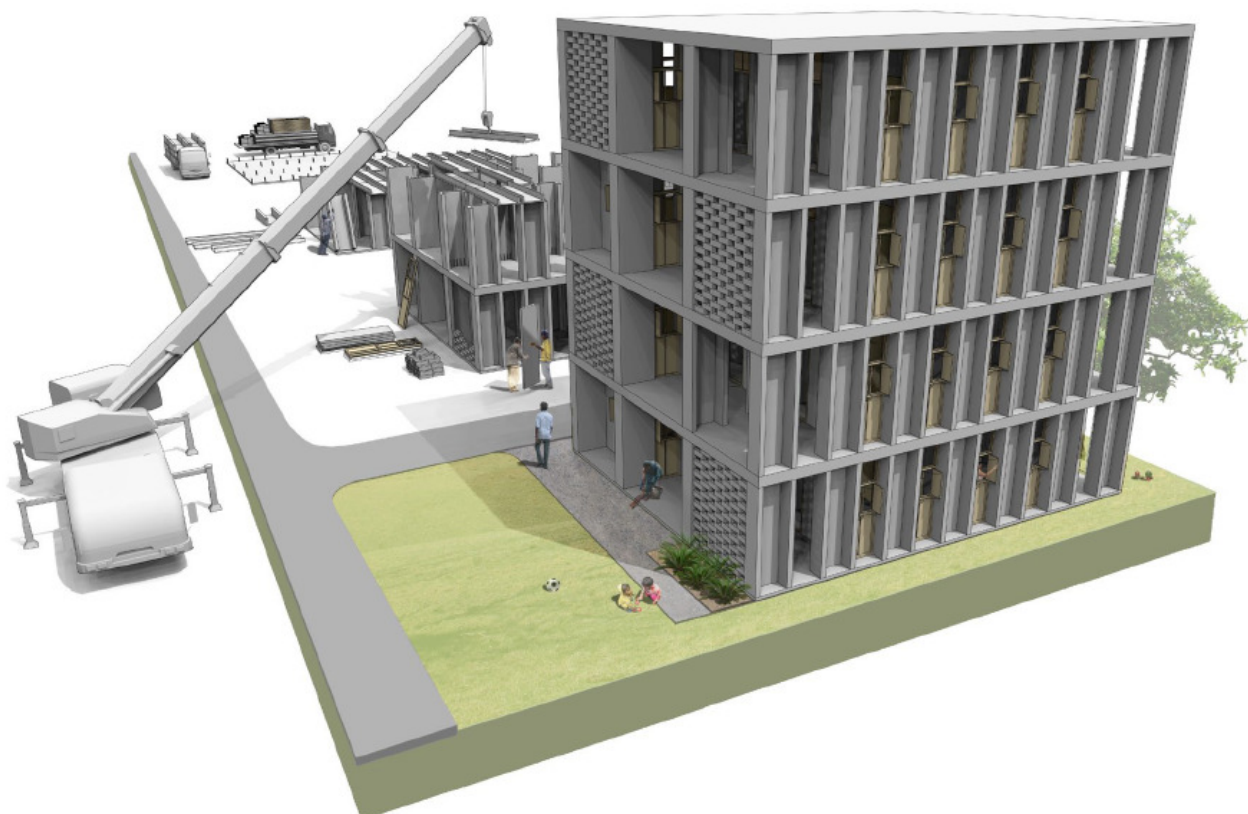
Instead of us getting stuck in regulations governing the areas of concern in India, we need to focus on the application of technology in our areas of expertise. Regulations will follow. When private initiatives are seen to be even mildly successful, governments take notice and make it easy for them. After all, these are social issues that governments are responsible to tackle with. Like healthcare, education, water and power, housing and infrastructure are other challenges that we must overcome in India if we have to be a truly developed nation.

Housing for millions: an example

I have been part of some studies around the housing industry over the years (please refer to Timberlake, 2011). We are now trying to go beyond the studies, apply technology to address some of the shortages in the industry. Where is

the Indian housing industry today? Our firm, Projectwell, joined hands with award winning, research oriented American architectural firm Kieran Timberlake to study the industry. Our mission was to understand as to why the demand-supply gap in housing keeps on increasing; and based on our findings; design a process, which will allow one to slowly reduce the gap.

Reports by the Ministry of Housing and Urban Poverty Alleviation, India and others hint that approximately 25 million housing units need to be built to give every Indian a chance of a dignified life. A majority of this demand is outside of the cities, where compared to the vertical living in cities, land prices do not form a major part of the total price of one's 'home'. What is important though is that this shortage has been increasing day by day. Besides, the demand-supply gap has been increasing every year across most sections of society in India and therefore; a house is becoming more and more unaffordable with time. This can be compared with any other necessities today and one will realise that most other things have become more and more affordable with time.



Therefore, here is the paradox; first, there is an increasing shortage and second, there is an increasing un-affordability, a truly unsustainable scenario. How does one get around this problem?

Alongside, the report produced by the Ministry of Housing and Urban Poverty Alleviation, our firm, Projectwell too studied the housing industry's progress in India from time to time. Besides, many other factors, two things stand out:

1. Generally speaking, the method of constructing a house has virtually remained unchanged in India for the last several decades
2. Unlike other industries, there has been practically no infusion of information technology in the housing industry

So the question is, is it possible to learn from other 'industries', where value re-engineering and continuous research and development have led to efficient, safer, better and cheaper products year after year? Why is it that a car becomes affordable for more and more people every year whereas a house becomes less and less affordable for the same group of people?

Can one look at housing units as a series of standardised products? In our research and development efforts, we realised that tremendous cost and time efficiencies can be built into the erection of a house by engineering the house as a standardised product. Such efficiencies translate to reducing the end user price of owning a housing unit, besides creating employment opportunities and a general sense of wellbeing by way of living in a 'good quality' housing unit with clean water and adequate power.

An analogy may shed some light. A factory made mass customisable car is always cheaper than a custom designed car. Therefore, if every house being built needs the services of consultants like an Architect, Structural Engineer and other consultants, it is but obvious that cost and time

efficiencies will be lacking. Can we think of a new role for such consultants involved in the erection of a house?

In our mission to close in on the demand supply gap, value engineering is being done to reduce the unit cost of a house as well as the time required for erection. However, for houses to be sold as standardised products, merely looking at the construction practices and design alone will not do. One needs to look at the regulatory framework and other crucial factors like access to credit as well. This is what we have been researching as well, collaborating with regulators and financial institutions to evolve a feasible model.

It is our endeavour to develop standardised, pre-engineered housing models, with the capacity for mass customisation. Modern technology is being used to define new innovative methods of off-site construction and erection. Component and material manufacturers are involved at the product development stage and contribute towards the design of the models as well as the design of the process. Each unit will be sustainable and will have access to clean water and power. They will come packaged with easy finance and easy paperwork. The entire supply chain, the customer interaction process and all other variables in the process of owning a house, will be linked together in a harmonious bind by way of a tailor made Enterprise Resource Planning (ERP) package. The ERP will be the backbone of the process, bringing in tremendous time and cost efficiencies, and eventually lead to slowly reducing the demand-supply gap. It is believed that this will spur employment generation and wealth generation at the grassroots. Thereby, the need for support facilities like educational institutions and healthcare facilities for an enriched community will rise, spurring an overall development of the community and the region.

Some of the partners associated with us in this mission have developed futuristic models in

developed countries where one can customise one's own house, over the internet. In a way, you can now order a house the way you can order a customisable Dell laptop over the internet. The ground realities of India are different and the mass market, for which we are trying to evolve a solution, may not have easy access to or understanding of computers yet. However, we are learning and picking up the supply chain integration learning from such models, making sure that international best practices are put to use.

Initial public scepticism for our thoughts has given way to acceptance as we are now receiving support from industry and governments alike, given the holistic nature of our solution, incorporating technology and ground realities of doing this in India.

What we are thus attempting is the application of technology in the housing industry to fulfil a need. By working with industry and regulators, we are relooking at possible ways of improving the business process of delivering a house. By bringing in some of the best brains from a wide spectrum of industry at the research and development stage, we keep the human intellect at centre stage, challenging the very way in which this industry has been functioning. Lastly, we are applying the latest construction technologies as well as using information technology to design a process, which will be seamlessly linked by an ERP.

The housing industry is probably the only large industry in the country, which has failed to benefit from India's prowess as an information technology super power. One can hardly witness any application of information technology in this industry whilst every other industry has brought in tremendous efficiencies by doing so.

Providing housing for 26 million Indians may not sound very glamorous, but the most conservative of estimates will show that the market size is several times the combined size of India's largest business house, Reliance Industries. Therefore, it

does make business sense. Amongst the basic needs requiring fulfilment, this is likely to be the one with the largest 'business potential'. It also has the potential for large-scale skill development and employment generation. It can contribute positively to fulfilling the needs of education and healthcare by creating the base for a vibrant market in the countryside.

About the Author

Parthajeet is an award winning innovator and successful entrepreneur. A fan of free markets and technology, he likes writing and talking about holistic approaches towards addressing 'base of the pyramid' issues.

After a degree in Architecture from Sir J J College of Architecture, an MBA changed Parthajeet's perspective towards the building industry. Today, in addition to running successful businesses in the building industry, Parthajeet devotes ample time towards R&D in the industry. Such research, often done with international knowledge partners, yields award winning products and services.

Well-travelled, Parthajeet often pens down his thoughts, as writing brings clarity to most thoughts. When not travelling, he can be found making attempts helping his wife Sibani manage their two young daughters in Mumbai. His first book, titled *Smart Phones Dumb People?* is soon to be published, details of which can be found on www.spdp.in.

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Shortage of 26.5 million affordable housing units: Jones Lang Lasalle, *The Hindu, Business Line*, available at: <http://www.thehindubusinessline.com/industry-and-economy/shortage-of-265-million-affordable-housing->

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<http://www.ricssbe.org/RICSINDIA/media/rics/PublicationsandResources/India-Concept-House-Research.pdf?ext=.pdf>
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In the journal *Space and Culture, India*, we endeavour to scan and highlight latest India-related publications and resources on developmental issues from around the world, which we consider to be useful to the scholars. The following is the list for this issue, which is not exhaustive by any means:

Online Resources

1. Oxfam India Policy Brief titled *Development after 2015 : Ten Goals to Make a Difference for Those Left Behind in India* (2013) has been published by Oxfam Policy and Practice and available for free at: http://policy-practice.oxfam.org.uk/publications/development-after-2015-ten-goals-to-make-a-difference-for-those-left-behind-in-279094?ecid=em_CPD_PPCT_0413_aprilnewsletter
2. Almås, Ingvild; Kjelsrud, Anders; Somanathan, Rohini (2013): A behaviour based approach to the estimation of poverty in India, CESifo Working Paper: Social Protection, <https://www.econstor.eu/dspace/bitstream/10419/70003/1/736678972.pdf>
3. Banga, Rashmi and Sahu, Pritish. Kumar Impact of Remittances on Poverty in India: Empirical Evidence, Human Capital and Development, *Human Capital and Development*, 2013, 77-101. However, this is not an open-access article. It needs to be subscribed.
4. Bhattacharya Haimanti and Innes Robert. Income and the Environment in rural India: Is there a poverty trap?, *American Journal of Agricultural Economics*, 2013, 95(1),42-69, available for free at: <http://ajae.oxfordjournals.org/content/95/1/42.short> and pdf version is available at: <http://ajae.oxfordjournals.org/content/95/1/42.full.pdf+html>
5. Alkire, Sabina; Manuel Roche, José and Sumner Andy, *Where Do the World's Multidimensionally Poor People Live?*, Oxford Poverty & Human Development Initiative (OPHI), 2013, WORKING PAPER NO. 61, available for free at: <http://www.ophi.org.uk/wp-content/uploads/ophi-wp-61.pdf?cda6c1>
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7. Alkire, Sabina and Santos, Emma Maria, *Measuring Acute Poverty in the Developing World: Robustness and Scope of the Multidimensional Poverty Index*, 2013, Oxford Poverty & Human Development Initiative (OPHI), 2013, WORKING PAPER NO. 59, available for free at: <http://www.ophi.org.uk/wp-content/uploads/ophi-wp-59.pdf>
8. Alkire, Sabina ; Meinzen-Dick, Ruth; Peterman, Amber; Quisumbing, Agnes R.; Seymour, Greg and Vaz, Ana, *The Women's Empowerment in Agriculture Index*, Oxford Poverty & Human Development Initiative (OPHI), 2013, WORKING PAPER NO. 58, available for free at: <http://www.ophi.org.uk/wp-content/uploads/ophi-wp-58.pdf>
9. Cali, Massimiliano and Menon, Carlo, 2009, Does Urbanisation Affect Rural Poverty? Evidence from Indian Districts, (SERC, Overseas Development Institute and LSE), available at: <http://eprints.lse.ac.uk/33205/1/sercdp0014.pdf>

Books and Book Chapters

1. Lanjouw, Peter and Murgai, Rinku (2013). Size matters: Urban growth and poverty in India, 1983-2005. In Nicholas C Hope, Anjani Kochar, Roger Noll and TN Srinivasan (eds.) *Economic Reform in India: Challenges, Prospects and Lessons*, New York: Cambridge University Press
2. Kohli, Atul (2012). *Poverty Amid Plenty in the New India*, New Jersey: Princeton University

Other On-line Resources:

1. Data Updates and Errata, *The World Bank*, available at: <http://data.worldbank.org/about/data-updates-errata>
2. Global Monitoring Report 2013: Rural-Urban Dynamics and the Millennium Development Goals, *The World Bank*, available for free at: http://siteresources.worldbank.org/INTPROSPECTS/Resources/334934-1327948020811/8401693-1355753354515/8980448-1366123749799/GMR_2013_Full_Report.pdf
3. Rural Women and the Millennium Development Goals, Food and Agriculture Organizations of the United Nations, available for free at: <http://www.fao.org/docrep/015/an479e/an479e.pdf>
4. Joanna Ledgerwood, Julie Earn and Candace Nelson (eds.) *The New Microfinance Handbook: A Financial Market System Perspective (2013)*, available for free at: <https://mail.google.com/mail/u/0/?shva=1#inbox/13e5ed1bc161f72b>
5. *World Development Indicators 2013*, *The World Bank* available for free at: <https://openknowledge.worldbank.org/handle/10986/13191>
6. Atlas of Global Development, 4th Edition : A Visual Guide to the World's Greatest Challenges, *The World Bank*, available at: <https://openknowledge.worldbank.org/handle/10986/13089>
7. 2013 World Economic Situation and Prospects, United Nations, New York, available at: http://www.un.org/en/development/desa/policy/wesp/wesp_current/wesp2013.pdf
8. A renewed global partnership for development, United Nations, New York, March 2013, available at: http://www.un.org/en/development/desa/policy/untaskteam_undf/glob_dev_rep_2013.pdf
9. *The Millennium Development Goals Report, 2012*, United Nations, New York, 2012, available at: <http://mdgs.un.org/unsd/mdg/Resources/Static/Products/Progress2012/English2012.pdf>
10. *Global Employment Trends 2013: Recovering from a second jobs dip*, available at: http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_202326.pdf
11. *The State of Food Insecurity in the World: Economic growth is necessary but not sufficient to accelerate reduction of hunger and malnutrition*, Food and Agriculture Organizations of the United Nations, Rome, 2012, available at: <http://www.fao.org/docrep/016/i3027e/i3027e.pdf>